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2022 Edition

Post-Judgment Proceedings in Connecticut Mortgage Foreclosures

A Guide to Resources in the Law Library

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- [Prejudgment Proceedings in Connecticut Mortgage Foreclosures](#) (Including Mediation, Connecticut Emergency Mortgage Assistance Program, Reinstatement, Deed in Lieu of Foreclosure, Short Sales, Application for Protection from Foreclosure, Defenses and Bankruptcy)
- [Foreclosure of Condominium Liens in Connecticut](#)
- [Mechanic's Liens in Connecticut](#) (Section 7. Foreclosure of Mechanic's Lien)
- [Collection of Delinquent Property Taxes in Connecticut](#) (Section 1. Foreclosure of Tax Lien)
- [Motion for Articulation](#)
- [Motion for Review](#)

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This guide links to advance release opinions on the Connecticut Judicial Branch website **and to case law hosted on Google Scholar and Harvard's Case Law Access Project.** The online versions are for informational purposes only.

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Introduction

A Guide to Resources in the Law Library

- Deficiency judgment: "Starting in 1835, a succession of statutes established a **mortgagee's** right to a judgment for the deficiency when the value of the **property proves inadequate to satisfy the mortgage debt in full.** 'Since the entry of a judgment of foreclosure precludes any further common law proceedings upon the note, the legislatively created remedy of the deficiency judgment is the only available means of satisfying a mortgage debt when the security is **inadequate to make the plaintiff whole.'** D. Caron, **Connecticut Foreclosures** (2d Ed.) § 9.05A, pp. 157-58; see [Eichman v. J & J Building Co.](#), 216 Conn. 443, 448, 582 A.2d 182 (1990); [First Bank v. Simpson](#), 199 Conn. 368, 370-72, 507 A.2d 997 (1986). The *Simpson* **court articulated that '[u]nder General Statutes § 49-1,** a judgment of strict foreclosure extinguishes all rights of the foreclosing mortgagee on the underlying note, except those enforceable through the use of the deficiency judgment procedure delineated in General Statutes § 49-14.'" [Factor v. Fallbrook, Inc.](#), 25 Conn. App. 159, 162, 593 A.2d 520 (1991).
- Opening judgment: "Any judgment foreclosing the title to real estate by strict foreclosure may, at the discretion of the court rendering the judgment, upon the written motion of any person having an interest in the judgment and for cause shown, be opened and modified, notwithstanding the limitation imposed by section 52-212a, upon such terms as to costs as the court deems reasonable, provided no such judgment shall be opened after the title has become absolute in any encumbrancer except as provided in subdivision (2) of this subsection." Conn. Gen. Stat. [§ 49-15\(a\)\(1\)](#) (2021).
- Redemption: "In Connecticut, a mortgagee has legal title to the mortgaged property and the mortgagor has equitable title, also called the equity of redemption. [Conference Center Ltd. v. TRC](#), 189 Conn. 212, 218, 455 A.2d 857 (1983). The equity of redemption gives the mortgagor the right to redeem the legal title previously conveyed by performing whatever conditions are specified in the mortgage, the most important of which is usually the payment of money." [Barclays Bank of New York v. Ivler](#), 20 Conn. App. 163, 166, 565 A.2d 252 (1989).
- Execution of Ejectment: "In any action brought for the foreclosure of a mortgage or lien upon land, or for any equitable relief in relation to land, the plaintiff may, in his complaint, demand possession of the land, and the court may, if it renders judgment in his favor and finds that he is entitled to the possession of the land, issue execution of ejectment, commanding the officer to eject the person or persons in possession of the land and to put in possession thereof the plaintiff or the party to the foreclosure entitled to the possession by the provisions of the decree of said court, provided no execution shall issue against any person in possession who is not a party to the action except a transferee or lienor who is bound by the judgment by virtue of a lis pendens. The officer shall eject the person or persons in possession and may remove such **person's possessions and personal effects and deliver such possessions and effects** to the place of storage designated by the chief executive officer of the town for such purposes." Conn. Gen. Stat. [§ 49-22\(a\)](#) (2021).

Section 1: Deficiency Judgment

A Guide to Resources in the Law Library

SCOPE:

- Bibliographic resources relating to a motion for deficiency judgment after strict foreclosure or foreclosure by sale.

DEFINITIONS:

- “Thus, any deficiency judgment sought in connection with the foreclosure arises from the contractual relationship between the **parties to the promissory note...**(‘deficiency judgment hearings more closely resemble suits for **collection**’); ...‘the deficiency judgment is the functional equivalent of a **suit upon the note...**” [JP Morgan Chase Bank, N.A. v. Winthrop Props., LLC](#), 312 Conn. 662, 674-675, 94 A.3d 622 (2014).
- “**This deficiency judgment procedure presumes the amount of the debt as established by the foreclosure judgment and merely provides for a hearing on the value of the property.**” [First Bank v. Simpson](#), 199 Conn. 368, 373, 507 A.2d 997 (1986).
- “In order for the plaintiff to succeed in its quest for a deficiency judgment, it was required to prove that the property had a fair market value that was less than the amount of the debt on the date of the vesting of title. To accomplish this goal, the plaintiff had the burden of presenting sufficient evidence for the court to determine the value of the property on that date. See [Eichman v. J & J Building Co.](#), 216 Conn. 443, 451, 582 A.2d 182 (1990).” [Webster Bank, N.A. v. Frasca](#), 183 Conn. App. 249, 192 A.3d 467 (2018).

Strict Foreclosure Statute

- “**At any time within thirty days after the time limited for redemption has expired, any party to a mortgage foreclosure may file a motion seeking a deficiency judgment. Such motion shall be placed on the short calendar for an evidentiary hearing. Such hearing shall be held not less than fifteen days following the filing of the motion, except as the court may otherwise order. At such hearing the court shall hear the evidence, establish a valuation for the mortgaged property and shall render judgment for the plaintiff for the difference, if any, between such valuation and the plaintiff’s claim. The plaintiff in any further action upon the debt, note or obligation, shall recover only the amount of such judgment.**” Conn. Gen. Stat. [§ 49-14\(a\)](#) (2021).

Foreclosure By Sale Statute

- “If the proceeds of the sale are not sufficient to pay in full the amount secured by any mortgage or lien thereby foreclosed, the deficiency shall be determined, and thereupon judgment may be rendered in the cause for the deficiency against any party liable to pay the same who is a party to the cause and has been served with process or has appeared therein, and all persons liable to pay the debt secured by the mortgage or lien may be made parties; but all other proceedings for the collection of the debt shall be stayed during the pendency of the foreclosure suit, and, if a deficiency judgment is finally rendered therein, the other proceedings shall forthwith abate. Other than in the case of a foreclosure by market sale, if the property has sold for less than the appraisal provided for in section 49-25, no judgment shall be rendered in the suit or in any other for the unpaid portion of the debt or debts of the party or parties upon whose motion the sale was ordered, nor shall the same be collected by any other means than from the proceeds of the sale until one-half of the difference between the appraised value and the selling price has been credited upon the debt or debts as of the date of sale; and, when there are two or more debts to which it is to be applied, it shall be apportioned between them.” Conn. Gen. Stat. [§ 49-28](#) (2021).

STATUTES:

You can visit your local law library or search the most recent [statutes](#) and [public acts](#) on the Connecticut General Assembly website to confirm that you are using the most up-to-date statutes.

- Conn. Gen. Stat. (2021).
[Chapter 846](#). Mortgages
[§ 49-1](#). When foreclosure a bar to further action on debt.
[§ 49-14](#). Deficiency judgment.
[§ 49-28](#). When proceeds of sale will not pay in full.

LEGISLATIVE:

[Office of Legislative Research](#) reports summarize and analyze the law in effect on the date of each **report's** publication. Current law may be different from what is discussed in the reports.

- James Orlando, *Comparison of State Laws on Mortgage Deficiencies and Redemption Periods*, Connecticut General Assembly. Office of Legislative Research Report, [2010-R-0327](#). (rev. December 9, 2011).

COURT RULES:

Amendments to the Practice Book (Court Rules) are published in the Connecticut Law Journal and posted [online](#).

REGULATIONS:

You can visit your local law library or search the most recent C.F.R. on the [e-CFR website](#) to confirm that you are accessing the most up-to-date regulations.

STANDING ORDERS:

PAMPHLETS:

FORMS:

- Conn. Practice Book (2022).
 - [Chapter 13](#). Discovery and Depositions
 - [§ 13-4](#). —Experts
 - [Chapter 23](#). Miscellaneous Remedies and Procedures
 - [§ 23-16](#). Foreclosure of mortgages
 - [§ 23-19](#). —Motion for deficiency judgment
- [24 CFR 203.369](#) (2022). Deficiency judgments
- [Short Calendar Notice for Foreclosure Matters](#), rev. 12/11/2012. “Argument on motions listed as arguable (ARG) on the short calendar will be heard on the day scheduled for the short calendar provided the motion has been marked “READY.” These motions include Motions for . . . Deficiency Judgments . . .”

“In the case of deficiency judgments, the appraiser shall testify if the appraisal is lower than the fair market value found at the date of judgment or if the fair market value is contested.”
- Connecticut Fair Housing Center, [Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners](#) (11th ed.).
Motion for deficiency judgment, p. 18
- 18 *Am Jur Pleading and Practice Forms*, Mortgages (2016).
 - III. Enforcement, Foreclosure
 - 1. Deficiency Proceedings
 - 2. Action for Deficiency Judgment
 - § 199. Notice—Motion for deficiency judgment
 - § 200. Notice—Motion for deficiency judgment—Short form
 - § 201. Motion—For deficiency judgment—After strict foreclosure
- *Connecticut Foreclosures: An Attorney’s Manual of Practice and Procedure*, 12th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2022.
 - Form 6-017. Motion for deficiency judgment (Following strict foreclosure)
 - Form 6-018. Notice of computation of debt, disclosure of expert and statement of value
 - Form 6-019. Objection to motion for deficiency judgment

Form 6-020. Judgment for deficiency after strict foreclosure
Form 6-021. Motion for deficiency judgment (Following foreclosure by sale)
Form 6-022. Judgment for deficiency after foreclosure by sale

NOTE: Unofficial forms can be found on the CD-ROM for *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 8th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2017.

- 3 Connecticut Practice Series: Civil Practice Forms, 4th ed., by Joel M. Kaye, et al., Thomson West, 2004, with 2022 supplement (Also available on Westlaw).
Form 706.1. Motion for deficiency judgment—Strict foreclosure
Form 707.4. Supplemental judgment for deficiency on strict foreclosure
- 2 *Dupont on Connecticut Civil Practice*, by Ralph Dupont, 2021-2022 ed., LexisNexis.
Chapter 23. Miscellaneous Remedies and Procedures Forms
F.23-19. Motion for Appointment of Appraisers re Deficiency Judgment (706.1)
F. 23-19(1). **Motion for Acceptance of Appraisers' Report and Deficiency Judgment (706.2)**

Case Law:

Once you have identified useful cases, it is important to update the cases before you rely on them. Updating case law means checking to see if the cases are still good law. You can [contact your local law librarian](#) to learn about the tools available to you to update cases.

- For summaries of recent CT Supreme and Appellate Court foreclosure cases, see the foreclosure section on our NewsLog at: <https://jud.ct.gov/LawLib/LawLibNews/Default.aspx?CatID=14>
- [Nikola v. 2938 Fairfield, LLC](#), 206 Conn. App. 178, 187, **259 A.3d 1199 (2021)**. "Therefore, according to [Lopez](#), it is improper to add taxes to the sales proceeds figure before subtracting that amount from the debt when calculating the amount of the deficiency. See *id.* Although the question presented in the present case, namely, whether unpaid real estate taxes can be added to the debt, is somewhat different from the question posed in *Lopez*, which was whether it was improper not to add the real estate tax lien to the sale proceeds, the reasoning in *Lopez* nonetheless applies to the present case. Not permitting the real estate tax liens on the property to be added to the calculation of the debt, when Nikola Nikola paid the real estate taxes that the defaulting mortgagor had failed to pay, would penalize the substitute plaintiff by reducing the amount of the deficiency solely because the defaulting mortgagor permitted the property to become encumbered by a real estate tax lien.

The substitute plaintiff may be compensated through a deficiency judgment for paying the mortgagor's unpaid real estate taxes. '[T]axes ... become part of the mortgage debt; see General Statutes § 49-2(a) ([p]remiums of insurance, taxes and assessments paid by the mortgagee ... are a part of the debt due the mortgagee or lienor); [Lewis v. Culbertson](#), 124 Conn. 333, 336, 199 A. 642 (1938) ([mortgage debt includes] ... [p]remiums of insurance, taxes and assessments paid by the mortgagee...); [Desiderio v. Iadonisi](#), 115 Conn. 652, 654-55, 163 A. 254 (1932) ([the mortgagee] is entitled to have the security for the debt preserved against loss or diminution in value by reason of obligations owed by the mortgagor ... for taxes and the like ... and if [the mortgagee] discharges such obligations [itself], [it] may tack them to the mortgage debt)...' (Footnote omitted; internal quotation marks omitted.) [JPMorgan Chase Bank, National Assn. v. Essaghof](#), 336 Conn. 633, 646-47, 249 A.3d 327 (2020). Accordingly, we conclude that it was not improper for the court to add the amount of the unpaid real estate taxes to the mortgage debt when calculating the amount of the deficiency."

- [U.S. Bank, National Assn. v. Moncho](#), 203 Conn. App. 28, 47, 247 A.3d 161 (2021). "In their second special defense, the defendants alleged that the plaintiff was precluded from bringing an action on the note and from seeking a deficiency judgment on it due to the passing of the applicable statute of limitations. In response, the plaintiff contends that because it has yet to file a motion for a deficiency judgment, the defendants' statute of limitations defense is premature and, accordingly, not ripe for adjudication. We agree with the plaintiff.

The trial court rejected the defendants' statute of limitations defense. In its memorandum of decision, the court concluded that the defendants' statute of limitations special defense failed because it was premature. Specifically, the court determined that because 'the plaintiff has not made a motion for deficiency judgment to this point in the proceedings ... this defense is premature and may be addressed during any subsequent proceedings.'"

- [JPMorgan Chase, National Assn. v. Essaghof](#), 336 Conn. 633, 635, 249 A.3d 327 (2020). "In this certified appeal, we must decide whether a trial court may order a **mortgagor to reimburse a mortgagee for the mortgagee's** ongoing advancements of property taxes and insurance premiums during the pendency of an appeal from a judgment of strict foreclosure. The defendants Roger Essaghof and Katherine Marr-Essaghof appeal from the **judgment of the Appellate Court affirming the trial court's** order requiring that the defendants reimburse the

plaintiff, JPMorgan Chase Bank, National Association, for property tax and insurance premium payments advanced by the plaintiff during the pendency of this appeal. **The defendants' principal claim is that the Appellate Court incorrectly concluded that the trial court's order was a valid exercise of its equitable authority. We conclude that the trial court abused its discretion because the relief it ordered is inconsistent with the remedial scheme available to a mortgagee in a strict foreclosure. Accordingly, we reverse the judgment of the Appellate Court insofar as it upheld the trial court's order directing the defendants to reimburse the plaintiff for property taxes and insurance premiums. We affirm the Appellate Court's judgment in all other respects."**

- [RCN Capital, LLC v. Sunford Properties and Development, LLC, et al](#), 196 Conn. App. 823, 828, 231 A.3d 201 (2020). "On February 17, 2017, the court granted the plaintiff's motion for summary judgment as to the personal liability of Lam under count three of the complaint. Addressing the defendants' arguments from their motion to dismiss, the court explained that the plaintiff is not barred from holding Lam personally liable because § 49-1 does not apply to a guarantor of a debt. Citing to [JP Morgan Chase Bank, N.A. v. Winthrop Properties, LLC](#), 312 Conn. 662, 677, 94 A.3d 622 (2014), the court stated that, '**due to the separate and distinct liability of a guarantor ... in the absence of a statute expressly pertaining to guarantors, such secondary obligors are not proper parties to a claim seeking the foreclosure of a mortgage and their obligations are not limited by the extinguishment of the mortgagor's rights and obligations.'** (Internal quotation marks omitted.) The court concluded that § 49-1 had no effect on the plaintiff's ability to recover monetary damages from Lam following the judgment of strict foreclosure. Thus, the court concluded that the defendants' contention that § 49-1 was a bar to the plaintiff's claim was inapplicable and insufficient to rebut the plaintiff's prima facie case as to its entitlement to recover from Lam."
- [Webster Bank, N.A. v. Frasca](#), 183 Conn. App. 249, 278, 192 A.3d 467 (2018). "**We agree with the general principle that during a deficiency judgment hearing, a trial court is not permitted to rely on irrelevant evidence to determine the fair market value of the subject property. We also agree that a trial court is not required to make a fair market value determination if it does not find the evidence presented at the deficiency judgment hearing credible or reliable. Within this parameter, the defendant presented ample evidence for the court, in the exercise of its discretion, to determine that the plaintiff failed to satisfy its burden of demonstrating the fair market value**

of the property as of the date title vested in the plaintiff. Accordingly, we cannot conclude that the court abused its discretion in utilizing the prior appraisal reports, or examining the December, 2015 report in detail, to weigh against the opinion of the plaintiff's expert. Because ultimately it was the plaintiff's burden to demonstrate the fair market value of the subject property in a deficiency judgment, the court's decision to find no credible valuation on the basis of the plaintiff's failure to meet this burden was within the reasonable bounds of its discretion."

- [Countrywide Home Loans Servicing L.P. v. Peterson](#), 171 Conn. App. 842, 847, 158 A.3d 405 (2017). "The plaintiff argues that this appeal should be dismissed on ripeness grounds because the defendant's claim involves the proper calculation of the amount of the deficiency, and the court has yet to render a deficiency judgment. See General Statutes § 49-14. The plaintiff continues: '[The defendant] sets forth in her brief that the primary concern was the determination of any deficiency balance due to ... her chapter 13 bankruptcy plan.' We disagree because we decline to read the defendant's claim so narrowly. Whether her ultimate aim is to have the deficiency judgment, if and when rendered, reduced to reflect the fact that the plaintiff's loss has been partially satisfied from the proceeds of a private mortgage insurance policy on the property, the defendant is at this stage merely seeking recalculation of the debt that the court found in its judgment of strict foreclosure. Because the amount of the debt has already been determined by the trial court, our consideration of this issue is not premature even though a deficiency judgment has not been formally rendered. Accordingly, the defendant's appeal is ripe for adjudication."
- [JP Morgan Chase Bank, N.A. v. Winthrop Properties, LLC](#), 312 Conn. 662, 665, 94 A.3d 622 (2014). "The sole issue in this certified appeal is whether General Statutes § 49-1, under which the foreclosure of a mortgage is a bar to further action against persons liable for the payment of the mortgage debt, note or obligation who are, or may be, made parties to the foreclosure, applies to guarantors of the mortgage note. The mortgagee plaintiff, 1533 Chapel, LLC, appeals from the judgment of the Appellate Court, which reversed the judgment of the trial court in favor of the plaintiff on its claim against the defendant guarantors of the mortgage debt, Zeev Zuckerman and Leon Szusterman (guarantors). The plaintiff claims that the Appellate Court improperly concluded that, following the entry of the judgment of strict foreclosure and lapse of the period provided for filing a motion for a deficiency judgment under General Statutes § 49-14, § 49-1 barred the plaintiff from obtaining any additional remedy from

the guarantors. We conclude that § 49-1 had no effect on the plaintiff's ability to recover the remaining unpaid debt from the guarantors because, irrespective of the fact that the plaintiff advanced claims to foreclose the mortgage and to enforce the guarantee in a single cause of action, the guarantors were not parties to the foreclosure claim because their liability arises separately under their guarantee. Therefore, we reverse the judgment of the Appellate Court."

"When payment of a promissory note secured by a mortgage is further protected by a separate guarantee, in addition to the aforementioned potential remedies against the mortgagor, the mortgagee may pursue a claim against the guarantors to recover any of the unpaid debt of the mortgagor. See [Bank of Boston Connecticut v. Schlesinger](#), 220 Conn. 152, 157-58, 595 A.2d 872 (1991). A guarantee is a promise to answer for another's debt, default or failure to perform a contractual obligation. See [Superior Wire & Paper Products, Ltd. v. Talcott Tool & Machine, Inc.](#), 184 Conn. 10, 20-21, n.8, 441 A.2d 43 (1981); [Wolthausen v. Trimpert](#), 93 Conn. 260, 265, 105 A. 687 (1919); 1 Restatement (Second), Contracts § 88 (1981). As a contractual obligation separate from the contractual agreement between the lender and borrower, a guarantee imports the existence of two different obligations: the obligation of the borrower and the obligation of the guarantor. See [Regency Savings Bank v. Westmark Partners](#), 59 Conn. App. 160, 164, 756 A.2d 299 (2000); 38 Am.Jur.2d 950, Guaranty § 4 (2010). (p.675)

Although there is little Connecticut appellate law specifically addressing guarantee agreements in the context of mortgages, this court has recognized the general principle that a guarantee agreement is a separate and distinct obligation from that of the note or other obligation. [Carpenter v. Thompson](#), 66 Conn. 457, 463-464, 34 A. 105 (1895) ('[Guarantees] are ... distinct and essentially different contracts; they are between different parties, they may be executed at different times and by separate instruments, and the nature of the promises and the liability of the promisors differ substantially. . . . The contract of the guarantor is his own separate undertaking in which the principal does not join.' [Citations omitted; internal quotation marks omitted.]); see [Bristol Bank & Trust Co. v. Broderick](#), 122 Conn. 310, 313-14, 189 A. 455 (1937) (implicitly recognizing separate and distinct liability of guarantor)."

- [Banco Popular North America v. Du'Glace, LLC](#), 146 Conn. App. 651, 655, 79 A.3d 123 (2013). "A deficiency judgment provides a means for a mortgagee to recover any balance due on the mortgage note that was not

satisfied by the foreclosure judgment.... It is the only means of satisfying a mortgage debt when the security is inadequate to make the foreclosing plaintiff whole.’ (Citation omitted; internal quotation marks omitted.) [People’s Bank v. Bilmor Building Corp.](#), 28 Conn. App. 809, 822, 614 A.2d 456 (1992). A motion for a **deficiency judgment may be brought ‘[a]t anytime within the thirty days after the time limited for redemption has expired. . . .’ General Statutes § 49-14(a)**. ‘A deficiency proceeding has a very limited purpose. In the hearing contemplated under § 49-14 to obtain a deficiency **judgment, the court, after hearing the party’s appraisers,** determines the value of the property and calculates any deficiency. This deficiency judgment procedure presumes the amount of the debt as established by the foreclosure judgment and merely provides for a hearing on the value of the property. . . . The deficiency hearing concerns the fair market value of the subject property as of the date title vests in the foreclosing plaintiff under § 49-14. . . . [I]mplicit in . . . § 49-14 is the requirement that the party seeking a deficiency judgment satisfy her burden of proof regarding the fair market value of the property . . . in particular, the requirement that the plaintiff provide the court with sufficient evidence to demonstrate that she is entitled to a deficiency judgment. . . .

‘When considering a motion for a deficiency judgment, *the trial court may make an independent determination as to the valuation of the property.* . . . Our Supreme Court has held that, in a deficiency judgment proceeding, [t]he **determination of [a property’s] value** by a court *is the expression of the court’s opinion* aided ordinarily by the opinions of expert witnesses, and reached by weighing those opinions *in light of all the circumstances in evidence bearing upon value and its own general knowledge of the elements going to establish it.* . . . [T]he determination of the credibility of expert witnesses and the weight to be accorded their testimony is within the province of the trier of facts, who is privileged to adopt whatever testimony he reasonably believes to be credible. . . .

‘In determining valuation pursuant to [General Statutes] § 49-14, the trier, as in other areas of the law, is not bound by the opinion of the expert witnesses The evaluation of testimony is the sole province of the trier of fact. We do not retry the case. The conclusion of the trial court must stand unless there was an error of law or a legal or logical inconsistency with the facts found. . . . We **will disturb the trial court’s determination** of valuation, therefore, only when it appears on the record before us that the court misapplied or overlooked, or gave a wrong or improper effect to, any test or consideration which it was [its] duty to regard.’ (Citations omitted; emphasis altered; internal quotation marks omitted.) [Citicorp](#)

[Mortgage, Inc. v. Weinstein](#), 52 Conn. App. 348, 352-53, 727 A.2d 720 (1999). Finally, 'the trial court has broad discretion in ruling on the admissibility [and relevancy] of evidence.... The trial court's ruling on evidentiary matters will be overturned only upon a showing of a clear abuse of the court's discretion.' (Citation omitted; internal quotation marks omitted.) [New England Savings Bank v. Bedford Realty Corp.](#), 238 Conn. 745, 752, 680 A.2d 301 (1996)."

- [Federal Deposit Ins. Co. v. Voll](#), 38 Conn. App. 198, 211, 660 A.2d 358 (1995). "Moreover, at no time during the foreclosure proceedings did Guttman claim that he had been prejudiced by any of the delays. At a minimum, Guttman could have filed an answer asserting the doctrine of laches, or asserted the doctrine when New CBT moved that the defendants disclose a defense, or objected to the calculation of debt at the time the FDIC moved for a judgment of foreclosure. Defenses that could have been raised during the foreclosure proceedings may not be raised at the deficiency hearing. *Vignot v. Bank of Mystic*, 32 Conn. App. 309, 314, 628 A.2d 1339 (1993); *Bank of Stamford v. Alaimo*, supra, 31 Conn. App. at 9.

Guttman's claim, therefore, that the trial court should have used the equitable doctrine of laches to preclude the FDIC from moving for a deficiency judgment, fails."

- [New England Savings Bank v. Lopez](#), 227 Conn. 270, 277, 630 A.2d 1010 (1993). "We can find no basis, however, in our state law or understandings regarding foreclosure by sale for the proposition that a debtor is legally entitled to a credit for the fair market value of the property sold. A debtor's legal entitlement is, instead, to a credit for the amount of the sale proceeds. 'While an evidentiary hearing is required to determine the value of the mortgaged property and thus the amount of any deficiency following a strict foreclosure, such a valuation would be superfluous following a foreclosure by sale. In the latter action the price realized upon the sale of the property fixes the amount for which a deficiency may be entered pursuant to General Statutes § 49-28.' . . . The deficiency is determined by subtracting the sale proceeds from the amount of the debt."
- [Citicorp Mortgage, Inc. v. D'Avanzo](#), 31 Conn. App. 621, 625, 626 A.2d 800 (1993). "Once title has passed in a strict foreclosure, a final judgment has occurred that cannot be opened. General Statutes § 49-15; [Bank of Stamford v. Alaimo](#), 31 Conn.App. 1, 8, 622 A.2d 1057 (1993). Pursuant to General Statutes § 49-14, within thirty days after the time for redemption has expired, the mortgagee may file a motion seeking deficiency judgment, as Citicorp did in this case. 'Any claims by the

defendant that were made or could have been made in the foreclosure proceeding cannot be relitigated in the deficiency hearing. . . . Some defenses may be raised to a motion for deficiency judgment, but not those that were or could have been raised in the foreclosure hearing. [Maresca v. DeMatteo](#), 6 Conn. App. 691, 506 A.2d 1096 (1986) (defense of usury) (timeliness of the filing of a motion for deficiency judgment in a strict foreclosure); see also [Baybank Connecticut, N.A. v. Thumlert](#), 222 Conn. 784, 610 A.2d 658 (1992) (the defense of laches as to the issue of timeliness in filing the motion for deficiency in a foreclosure by sale proceeding under General Statutes § 49-28) . . . [Bank of Stamford v. Alaimo](#), supra, 9-10. . . Once title vested in Citicorp . . . she was precluded from raising these issues because a final judgment had entered that could not be opened. See General Statutes § 49-15. Her attempt to make these challenges at the deficiency hearing and on appeal can be to no avail since these claims are not proper defenses to a motion for deficiency judgment, but rather might be defenses to the foreclosure **action.**”

- [Citicorp Mortgage, Inc. v. Kerzner](#), Superior Court, Judicial District of Ansonia-Milford at Milford, No. CV 91-03-57-29 (January 14, 1993) (8 Conn. L. Rptr. 229) (1993 WL 11831) (1993 Conn. Super. Lexis 128). “. . . the defendants have also alleged that the plaintiff is estopped from foreclosing and seeking a deficiency judgment based upon the equitable doctrine of laches. **Laches consists of two elements. “First, there must have been a delay that was inexcusable, and, second, that delay must have [prejudiced] the defendant.”** (Citations omitted.) [Emerick v. Emerick](#), 28 Conn.App. 794, 803-04 (1992)’. . . **The defendant alleges that there was a delay and that due to the delay there may be a deficiency. The defendants sufficiently allege a defense of laches.**”

WEST KEY NUMBERS:

- *Mortgages and Deeds of Trust*
 XIII. Foreclosure
 (I) Deficiency and personal liability
 2071. In general
 2072-2076. Right to deficiency and grounds therefor
 2077 -2080. Defenses
 2081-2094. Actions and Proceedings

ENCYCLOPEDIAS:

Encyclopedias and ALRs are available in print at some law library locations and accessible online at all law library locations.

- 55 *Am. Jur. 2d* Mortgages, Thomson West, 2020 (Also available on Westlaw).
 IX. Remedies Upon Default; Rights of Purchaser and Mortgagor
 F. Distribution of Proceeds of Sale; Surplus; Deficiency
 1. Deficiency
 A. In general
 §§ 646-650.

B. Deficiency Decree, and Right Thereto, in Foreclosure Action

§§ 693-695.

C. Time of suit or decree

§§ 654-656.

D. Judicial and Legislative Restrictions on Deficiency Judgments

§§ 657-661.

- 59A *C.J.S. Mortgages*, Thomson West, 2019 (Also available on Westlaw).

XXII. Foreclosure by Exercise of Power of Sale

K. Deficiency and personal liability

§§ 855-857

XXIII. Foreclosure by Action or Suit

O. Deficiency and personal liability

§§ 1255-1314.

TEXTS &
TREATISES:

Each of our law libraries own the Connecticut treatises cited. You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the other treatises cited or to search for more treatises.

References to online databases refer to in-library use of these databases. Remote access is not available.

- 1 *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 12th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2022.

Chapter 10. Post-Judgment Proceedings

§ 10-5. The Deficiency Judgment

§ 10-5:1. After Strict Foreclosure

§ 10-5:1.1. Connecticut General Statutes § 49-1 as a Defense

§ 10-5:1.2. Guarantor Liability

§ 10-5:1.2a. Connecticut General Statutes

§ 49-1 Does Not Apply to Guaranty

§ 10-5:1.3. The Usury Defense

§ 10-5:1.10. Time for Filing Defenses to Deficiency Judgment

§ 10-5:1.10a. Federal Foreclosures: Rule 54 vs. § 49-15

§ 10-5:1.10b Laches Not a Defense to a Deficiency Motion

§ 10-5:1.11. Connecticut General Statutes § 49-1 as a Defense

- *Connecticut Lawyers' Deskbook: A Reference Manual*, 3rd ed., LawFirst Publishing, 2008.

Chapter 17. Real Property Foreclosure in Connecticut by Dennis P. Anderson, Denis R. Caron and Geoffrey K. Milne

Milne

Deficiency judgments after strict foreclosure, pp. 441-443

Deficiency judgments after foreclosure by sale, pp. 443-444

Section 2: Motion to Open Judgment

A Guide to Resources in the Law Library

SCOPE:

Bibliographic resources relating to a motion to open judgment in either strict foreclosure or foreclosure by sale.

DEFINITIONS:

- "Any judgment foreclosing the title to real estate by strict foreclosure may, at the discretion of the court rendering the judgment, upon the written motion of any person having an interest in the judgment and for cause shown, be opened and modified, notwithstanding the limitation imposed by section 52-212a, upon such terms as to costs as the court deems reasonable, provided no such judgment shall be opened after the title has become absolute in any encumbrancer except as provided in subdivision (2) of this subsection." Conn. Gen. Stat. [§ 49-15\(a\)\(1\)](#) (2021).
- "(2) Any judgment foreclosing the title to real estate by strict foreclosure may be opened after title has become absolute in any encumbrancer upon agreement of each party to the foreclosure action who filed an appearance in the action and any person who acquired an interest in the real estate after title became absolute in any encumbrancer, provided (A) such judgment may not be opened more than four months after the date such judgment was entered or more than thirty days after title became absolute in any encumbrancer, whichever is later, and (B) the rights and interests of each party, regardless of whether the party filed an appearance in the action, and any person who acquired an interest in the real estate after title became absolute in any encumbrancer, are restored to the status that existed on the date the judgment **was entered.**" Conn. Gen. Stat. [§ 49-15\(a\)\(2\)](#) (2021).
- "(3) If a judgment is opened pursuant to this subsection, the person who filed the written motion pursuant to subdivision (1) of this subsection shall record a certified **copy of the court's order to open such judgment on the land records** in the town in which the real estate is **situated.**" Conn. Gen. Stat. [§ 49-15\(a\)\(3\)](#) (2021).
- "Unless otherwise provided by law and except in such cases in which the court has continuing jurisdiction, any civil judgment or decree rendered in the superior court may not be opened or set aside unless a motion to open or set aside is filed within four months succeeding the date on which notice was sent. The parties may waive the provisions of this subsection or otherwise submit to the jurisdiction of the **court.**" Conn. Practice Book [§ 17-4](#) (2022). (Emphasis added.)

STATUTES:

You can visit your local law library or search the most recent [statutes](#) and [public acts](#) on the Connecticut General Assembly website.

- Conn. Gen. Stat. (2022 Supplement).
[Chapter 900](#). Court Practice and Procedure
[§ 52-212a](#). Civil judgment or decree opened or set aside within four months only.
- Conn. Gen. Stat. (2021).
[Chapter 846](#). Mortgages
[§ 49-15](#). Opening of judgments of strict foreclosure.

COURT RULES:

Amendments to the Practice Book (Court Rules) are published in the [Connecticut Law Journal](#) and posted [online](#).

- Conn. Practice Book (2022).
[Chapter 17](#). Judgments
[§ 17-4](#). Setting aside or opening judgments

PAMPHLETS:

- Connecticut Fair Housing Center, [Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners](#) (11th ed.).
Motion to open judgment, pp. 16-17, 25-28, 31, 42-43

COURT FORMS:

Official Judicial Branch forms are frequently updated. Please visit the [Official Court Webforms page](#) for the current forms.

- [JD-CV-107](#). Motion to Open Judgment (Civil Matters Other Than Small Claims and Housing Matters) (rev. 7/19)
- [Forms to File if You Would Like to Have a Judgment Opened](#)

FORMS:

- ***Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure***, 12th ed., by Denis R. Caron and Geoffrey K. Milne, 2022, Connecticut Law Tribune.
Form 6-023. Motion to reopen judgment and extend law day

NOTE: Unofficial forms can be found on the CD-ROM for ***Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure***, 8th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2017.

- *3 Connecticut Practice Series: Civil Practice Forms*, 4th ed., by Joel M. Kaye et al., Thomson West, 2004, with 2022 supplement (Also available on Westlaw).
Form 707.5. Judgment of strict foreclosure after opening of original judgment

Case Law:

Once you have identified useful cases, it is important to update the cases before you rely on them. Updating case law means checking to see if the cases are still good law. You can [contact your local law librarian](#) to learn about the tools available to you to update cases.

- For summaries of recent CT Supreme and Appellate Court foreclosure cases, see the foreclosure section on our NewsLog at: <https://jud.ct.gov/LawLib/LawLibNews/Default.aspx?CatID=14>
- [Lending Home Funding Corporation v. REI Holdings, LLC, et al.](#), 214 Conn. App. 703, ___ A.3d ___ (2022). "The defendant Traditions Oil Group, LLC, appeals from the judgment of the trial court denying its motion to **reargue/reconsider the court's denial of its motion to open** the judgment of strict foreclosure rendered in favor of the plaintiff, Lending Home Funding Corporation. On appeal, the defendant claims that the court incorrectly determined that it lacked subject matter jurisdiction to open the judgment of strict foreclosure on the ground that title already had vested in the plaintiff, thereby rendering the **defendant's motion to open moot. We agree with the** defendant and, accordingly, reverse the judgment of the trial court and remand the matter for further proceedings." (p. 705)

"The dispositive issue on appeal is whether the court improperly concluded that it lacked subject matter jurisdiction to hear the second motion to open and vacate the judgment of strict foreclosure because absolute title had vested in the plaintiff following the June 24, 2019 law day. **Specifically, we must determine whether REI's filing of the first motion to reargue/reconsider the court's denial of the first motion to open tolled the automatic stay, pursuant to Practice Book § 61-11 (a), until that motion was decided. We agree with the defendant that REI's filing of the first motion to reargue, pursuant to Practice Book §§ 11-11 and 63-1, extended the appellate stay period until July 5, 2019, when the parties received notice of the court's ruling on that motion. See Practice Book 63-1 (b). Because the June 24, 2019 law day fell within the extended appellate stay period, it had no legal effect and could not vest absolute title in the plaintiff. Accordingly, the court improperly determined that it did not have jurisdiction to hear the defendant's motion to open and vacate the judgment of strict foreclosure.**" (p. 709)

- [US Bank, National Association as Trustee v. Jeffrey Perkins](#), Superior Court, Judicial District of Danbury, No. DBD-CV-12-6010846-S (August 2, 2021) (71 Conn. L. Rptr. 285, 287) (2021 WL 3727810) (2021 Conn. Super. LEXIS 1262). "This action does not reflect the classic perpetual motion machine that led to the addition of subsections (g) and (h) to Practice Book §61-11 by the Superior Court rules committee. It does, however, present a textbook example of the kind of abusive mortgagor conduct that, if allowed to continue, would yield an absurd and workable result in contravention of the General Statutes governing foreclosures and the bankruptcy code,

if §49-15(b) were to require that a judgment of strict foreclosure is automatically opened upon the filing of a bankruptcy petition, even when that filing results in no stay. During the eight-plus years that this action has been pending, the defendants have filed three appeals. All three were dismissed by the Appellate Court. Thereafter, Jeffrey Perkins filed three bankruptcy petitions, between November 26, 2018 and September 10, 2019, each on the law day by which he had to exercise his right of redemption following a judgment of strict foreclosure. All three were dismissed by the bankruptcy court. An interpretation of § 49-15(b) that would afford the defendants yet another opportunity to continue a merry-go-round of appeals and bankruptcy petitions destined for dismissal would be, at best, absurd and unworkable.

III. CONCLUSION

For the foregoing reasons, Jeffrey Perkins' filing of a bankruptcy petition on September 10, 2019 neither suspended the running of the law days, nor did it open the judgment of strict foreclosure in the present action. Title to the mortgaged premises vested in the plaintiff on September 11, 2019. The motion is granted and the objection is overruled."

- [U.S. Bank Nat'l Ass'n v. Rothermel](#), 339 Conn. 366, 372 260 A.3d 1187 (2021). "This court granted the defendant's petition for certification to appeal, limited to the following issues: (1) 'Did the Appellate Court properly dismiss as moot the defendant's appeal from the trial court's denial of a motion to open the judgment of strict foreclosure, raising equitable grounds involving alleged misrepresentations by the plaintiff relating to the strict foreclosure proceedings, when the motion to open was filed by the defendant one day after title vested in the plaintiff?' And (2) 'If the answer to the first question is "no," did the trial court properly deny the defendant's motion to open the judgment of strict foreclosure. . .?' *U.S. Bank National Assn. v. Rothermel*, 335 Conn. 910, 228 A.3d 95 (2020). We address these certified questions in turn.

We begin by addressing the defendant's contention that the Appellate Court improperly dismissed her appeal as moot. The defendant, citing [Wells Fargo Bank, N.A. v. Melahn](#), 148 Conn. App. 1, 85 A.3d 1 (2014), argues that practical relief remained available to her because, notwithstanding the restrictions imposed by § 49-15, courts of this state continue to possess an inherent, equitable authority to open a judgment of strict foreclosure in certain cases after the passage of the law days. For the reasons that follow, we agree with the defendant that the common law of this state does, in fact,

support a limited exercise of jurisdiction over a narrow class of equitable claims raised in postvesting motions to open and that, as a result, her appeal was not moot.”

II

“Having resolved the jurisdictional issue, we turn to the question of whether the trial court properly denied the defendant's motion to open the judgment on its merits. The defendant's position on the question remains, as it was before the trial court, that the letters she had received from the servicer contained inadvertent errors and that she had relied on those errors to her detriment. In response, the plaintiff argues that the defendant's claim is distinguishable from those raised in [Melahn](#) and that, in any event, the trial court correctly concluded that the facts contained within the record do not warrant an award of equitable relief. We agree with the plaintiff.” (p. 381)

- [Siwell, Inc. v. Novak](#), Superior Court, Judicial District of Hartford at Hartford, No. HHD CV16-6071497-S (April 13, 2021) (2021 WL 1832137) (2021 Conn. Super. LEXIS 507). “The plaintiff objects to reconsideration of the motion to reopen as untimely, with both periods of appeal and to reopen the judgment long passed, citing the General Statutes §52-212a four-month time restriction. The estate counters that no final judgment has entered in this matter, as there has been no sale or approval of the deed. Based upon this procedural posture, the estate contends that the court retains jurisdiction over the foreclosure until title has passed and the motion to open the judgment is therefore timely.”

“The court concludes that the judgment of foreclosure by sale entered by the court, Dubay, J., on December 12, 2016, was a final, appealable judgment as to liability. See [Saunders v. KDFBS, LLC](#), supra, 593. The defendant's motions to open the default and judgment were filed nearly three years later on November 18, 2019, after liability had been established by the court. The court is, therefore, without authority to grant these motions, as they are untimely for the purpose of interposing a newly discovered legal defense to the action. To hold otherwise would undermine the finality of judgments.”

- [DiTech Financial, LLC v. Hinckley](#), Superior Court, Judicial District of Litchfield at Torrington, No. LLI CV18-6017048-S (April 1, 2019) (68 Conn. L. Rptr. 347) (2019 WL 2153311) (2019 Conn. Super. LEXIS 841).
“Consequently, [a]lthough §§ 52-212 and 52-212a normally limit the authority to open judgments to a four month period, these statutes do not preclude the opening of a default judgment that is rendered without jurisdiction

over a defendant . . . ' As the defendant is arguing that this court lacks personal jurisdiction over him for improper service of process, the plaintiff cannot defeat this motion to dismiss by arguing that the plaintiff failed to adhere to the procedural and timing requirements of §52-212a. Accordingly, the court will consider the merits of the **defendant's personal jurisdiction argument.**' (Citations omitted; internal quotation marks omitted.) *Wells Fargo Bank, N.A. v. Snow*, Superior Court, judicial district of Fairfield, Docket No. CV-09-5022845-S (December 3, 2009, Hartmere, J.)."

- [Deutsche Bank National Trust Company v. Fritzell](#), 185 Conn. App. 777, 786, 198 A.3d 642 (2018). "In light of that fact, the defendant's motion to open was moot when it was filed on April 7, 2015, approximately two months after the vesting of title, because there was no practical relief that the trial court could have granted the defendant at that time. See [Argent Mortgage Co., LLC v. Huertas](#), supra, 288 Conn. at 581–582, 953 A.2d 868 (after title had vested absolutely in plaintiff, court should have dismissed, rather than denied, late motion to open); see also [Citigroup Global Markets Realty Corp. v. Christiansen](#), 163 Conn. App. 635, 640, 137 A.3d 76 (2016) (same). Accordingly, instead of denying the defendant's motion to open, the trial court should have dismissed it as moot."
- [US Bank National Association v. Christophersen](#), 179 Conn. App. 378, 393, 180 A.3d 611 (2018). "Because the plaintiff filed a motion to open and modify the judgment of strict foreclosure, § 49–15(a)(1) conferred authority on the trial court to modify the judgment. In fact, the plaintiff's motion contained, among the relief sought, a request to enter either a judgment of strict foreclosure or foreclosure by sale, whichever the court deemed appropriate. The plaintiff's motion recognized the court's authority to modify the judgment and, within its discretion, to order a foreclosure by sale. Accordingly, the court had authority to order a judgment of foreclosure by sale."
- [3333 Main Street, LLC v. SA Challenger, Inc.](#), Superior Court, Judicial District of Fairfield at Bridgeport, No. FBT-CV15-6051921S (April 4, 2016) (62 Conn. L. Rptr. 58) (2016 WL 1657378) (2016 Conn. Super. LEXIS 729). "But plaintiff has cited no authority that the failure to file a List of Proposed Law Days is grounds for vacating a judgment of strict foreclosure or would prevent title from vesting when there has been no redemption. **3333 Main Street, LLC suffered no prejudice from SA Challenger's** failure to file a List of Proposed Law Days listing it as an encumbrancer. . . . Despite not appearing on a List of Proposed Law Days, it got the same treatment as all the other encumbrancer defendants who did appear on the

two lists that had been filed, namely a law day in inverse order of priority. The failure to file a List of Proposed Law Days naming 3333 Main Street LLC as a defendant did not prevent its mortgage from being foreclosed out when it **failed to redeem.**"

- [Deutsche Bank Nat. Trust Co. v. McKeith](#), 156 Conn. App. 36, 41, 111 A.3d 545 (2015). **"It is undisputed that title to the property in question became absolute in the plaintiff more than one year before the defendant filed her motion to open, which precludes resort to § 49-15(a). Accordingly, the judgment of foreclosure in the present case 'may be opened only upon a finding that the court lacked jurisdiction over either the person or the case at the time the judgment of strict foreclosure was entered.'** [Highgate Condominium Assn., Inc. v. Miller](#), 129 Conn.App. 429, 435, 21 A.3d 853 (2011); see also [Argent Mortgage Co., LLC v. Huertas](#), 288 Conn. 568, 576, 953 A.2d 868 (2008) . . . In its memorandum of decision, the court **concluded that 'there is no evidence before the court to dispute the court's jurisdiction over [the defendant] at the time of entering the judgment of strict foreclosure,'** emphasizing that the affidavit that the defendant appended to her motion to open was **'neither signed nor sworn to.'** **We concur with that assessment. Although the defendant relies heavily on that affidavit in this appeal, it remains that 'an unsigned and unsworn affidavit ... is of no evidentiary value.'** [Viola v. O'Dell](#), 108 Conn.App. 760, 768, 950 A.2d 539 (2008)."
- [Bank of New York Mellon v. Caruso](#), Superior Court, Judicial District of New Haven at New Haven, No. NNHCV126031454S (Aug. 21, 2015) (61 Conn. L. Rptr. 46) (2015 WL 5626420) (2015 Conn. Super. LEXIS 2229). **"On this reading of [Melahn](#), §49-15(a) – notwithstanding its absolutist language – is construed to permit a trial court to open a judgment of strict foreclosure, after title vests in the mortgagee, for the purpose of enforcing or vindicating or otherwise safeguarding the integrity of the judicial process and its judgments."**
- [Selene Finance v. Tornatore](#), 137 Conn. App. 130, 133, 46 A3d 1070 (2012). **"At the hearing on the defendant's motion to open, the defendant did not claim that title to the property had not vested in the plaintiff or that the abode service of the summons and complaint was somehow improper. Nevertheless, the defendant now improperly attempts to make these claims on appeal. We decline to consider them. Under these circumstances, and in accord with § 49-15 (a) (2), the court could grant the defendant's motion to open only upon the agreement of the parties. Since there was no assertion that the parties had come to any such agreement, and the record reflects**

that there was no such agreement, the court properly **denied the defendant's motion to open.**"

- U.S. Bank v. Curtis, Superior Court, Judicial District of Fairfield at Bridgeport, No. CV095021948 (February 10, 2011) (2011 WL 783611) (2011 Conn. Super. Lexis 265). "Before reaching the defendants' motion to reopen the judgment of strict foreclosure, the court must deal with one preliminary issue. If allowed, the defendants will argue that the plaintiff failed to comply with § 47-6a and cannot legally hold an interest in property in Connecticut. Our Supreme Court has dealt with a similar argument in United States Trust of New York v. DiGhello, 179 Conn. 246, 425 A.2d 1287 (1979). 'DiGhello involved the appeal of a trial court decision that denied a defendant's motion to open the judgment in a foreclosure action. The defendant sought to open the judgment so it could file a special defense attacking the corporate capacity of the plaintiff to maintain the action. The specific ground upon which the defendant based its motion to open was that the original plaintiff had failed to comply with the requirements of General Statutes § 47-6a ... The court, citing the Practice Book, noted that if a defendant intends to controvert the right of a plaintiff to sue as a corporation he must specifically raise that issue in his answer and that any claimed illegality not apparent on the face of the pleadings must be specifically pleaded ... The court went on to conclude that it is thus clear that an attack on the corporate capacity of a plaintiff to sue must be raised **by way of a special defense.**' (Citations omitted; emphasis in original; internal quotation marks omitted.) *HSBC Bank USA v. Fequiere*, supra, Superior Court, Docket No. CV 09 5024230."

"'Cause,' as used in § 49-15, means 'good cause.' Connecticut National Bank v. Zuckerman, 29 Conn.App. 541, 546, 616 A.2d 814 (1992). It is the burden of party **moving to open judgment 'to establish the existence of good cause to be entitled to an opening of the judgment pursuant to General Statutes § 49-15.'** *Id.* '[T]he presence or absence of a good defense to the original foreclosure judgment, per se, is immaterial to the determination of whether a judgment should be opened under § 49-15.' *HSBC Bank USA, As Trustee v. McLaughlin*, Superior Court, judicial district of Tolland, Docket No. CV 03 0082276 (May 8, 2007, Sferrazza, J.)

In support of its objection, the plaintiff cites *HSBC Bank USA, As Trustee v. McLaughlin*, supra, Superior Court, Docket No. CV 03 0082276. In *McLaughlin*, the court considered a mortgagee's motion to open a judgment of strict foreclosure under § 49-15(a). As one equitable

consideration, **the court noted that,** ‘Multiple openings of a strict foreclosure judgment are prejudicial to the foreclosing plaintiff and are a valid reason for denying the opening of a foreclosure **judgment ...**’ Id., citing [Brooklyn Savings Bank v. Frimberger](#), 29 Conn.App. 628, 633, 617 A.2d 462 (1992).”

“The defendants have not provided cause for the court to exercise its discretion to open the judgment of strict foreclosure. The possibility that their argument under § 47-6a could present a good defense is insufficient to **establish cause.**”

- [Provident Funding Associates, L.P. v. Beckford](#), Superior Court, Judicial District of Fairfield at Bridgeport, No. CV096005332S (April 28, 2011) (2011 WL 1887565) (2011 Conn. Super. Lexis 1009). **“The court sympathizes** with the defendants, who appear to sincerely believe that they reached an enforceable loan modification agreement with the plaintiff at the mediation session on September 30, 2010. This belief is reasonable, particularly in light of **the plaintiffs’ decision to mail the defendants a mortgage payment booklet and to accept a payment from the defendants who used a coupon from this booklet.**”

Here, however, the defendants do not ask the court to open the judgment of strict foreclosure to correct an inadvertent omission in the foreclosure complaint. Rather, they ask the court to do exactly what § 49-15 and the case law thereunder prohibit. The court cannot open a judgment of strict foreclosure once title has become absolute in any encumbrancer, unless all of the parties agree to open the judgment. At the close of business on the law day, December 14, 2010, title vested in the plaintiff. The plaintiff does not agree to open the judgment of strict foreclosure. This court cannot open the **judgment under these circumstances.**”

- [Wells Fargo Bank Minnesota N.A. v. Morgan](#), 98 Conn. App. 72, 81, 909 A.2d 526 (2006). “. . . in a foreclosure by sale, although the right of redemption is extinguished **upon the court’s approval of the foreclosure sale, a motion to open a judgment approving that sale, properly filed within the appeal period, acts as a stay of the proceedings to enforce or carry out the judgment. The mortgagor’s** right of redemption, therefore, survives the appeal period to the extent that the order may not be enforced until the appeal period has elapsed. To rule otherwise would take away a mortgagor’s right to effectively appeal from the **judgment approving the sale. By way of analogy, a court’s** approval of the sale in a foreclosure by sale is like the running of law days in a strict foreclosure matter in that it

serves as the operative act which extinguishes the mortgagor's right of redemption and can deprive the court of subject matter jurisdiction to open or set aside that judgment when such a motion is filed *outside of appeal period* . . . In the present case, although the matter before the court involves a foreclosure by sale, the same principles must apply if the motion to open or set aside the approval of the sale was properly filed *within the appeal period*."

- [Farmers & Mechanics Savings Bank v. Sullivan](#), 216 Conn. 341, 354, 579 A.2d 1054, 1060 (1990). "Since a mortgage foreclosure is an equitable proceeding, either a forfeiture or a **windfall should be avoided if possible...We** recently found an abuse of such discretion in the failure to order a foreclosure by sale when a sale would have resulted in making approximately \$10,000 available to a subsequent encumbrancer and thus reduced the **indebtedness of the owner.**"

RECORDS & BRIEFS:

- *Motion to Open and Modify Judgment of Strict Foreclosure*, Connecticut Supreme Court Records and Briefs (February 1990). [Farmers & Mechanics Savings Bank v. Sullivan](#), 216 Conn. 341, 579 A.2d 1054 (1990). [Figure 1](#).
- *Motion to Set New Law Day*, Connecticut Supreme Court Records and Briefs (February 1990). [Farmers & Mechanics Savings Bank v. Sullivan](#), 216 Conn. 341, 579 A.2d 1054 (1990). [Figure 2](#).

WEST KEY NUMBERS:

- *Mortgages and Deeds of Trust*
 - XIII. Foreclosure
 - (D) Proceedings in general
 - 2. Judgment, order, or decree
 - 1835-1838. Opening, vacating, or setting aside
- 55 *Am. Jur. 2d* Mortgages, Thomson West, 2020 (Also available on Westlaw).
 - IX. Remedies Upon Default; Rights of Purchaser and Mortgagor
 - E. Foreclosure by action
 - 10. Decree or judgment in Foreclosure Actions
 - a. Decree or judgment in Foreclosure Actions, in general
 - §§ 592-597
 - d. Opening and vacating decree of foreclosure; collateral attack
 - §§ 606-608.
- 59A *C.J.S.* Mortgages, Thomson West, 2019 (Also available on Westlaw).
 - XXIII. Foreclosure by Action or Suit
 - M. Trial, Judgment, and Review

ENCYCLOPEDIAS:

Encyclopedias and ALRs are available in print at some law library locations and accessible online at all law library locations.

Online databases are available for in-library use. Remote access is not available.

2. Judgment or Decree in Foreclosure Action
d. Opening or Vacating Judgment or Decree of Foreclosure
§§ 1067-1069.

TEXTS &
TREATISES:

Each of our law libraries own the Connecticut treatises cited. You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the other treatises cited or to search for more treatises.

References to online databases refer to in-library use of these databases. Remote access is not available.

- 1 *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 12th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2022.
 - Chapter 10. Post-Judgment Proceedings
 - § 10-1. Opening the Judgment
 - § 10-1:1. Judgment of Strict Foreclosure
 - § 10-1:1.1. The Historical Limitations
 - § 10-1:1.1a. Time of Filing: Effect on Automatic Stay
 - § 10-1:1.1b. **Effect of Passing of Owner's Law Day on § 49-15 Motion**
 - § 10-1:1.1c. Abuse of Discretion in Not Opening Judgment
 - § 10-1:1.1d. Effect of Prior Dormancy Dismissal
 - § 10-1:1.1e. Nomenclature Debate
 - § 10-1:1.2. The New Statutory Provisions
 - § 10-1:1.3. Extension of Law Day
 - § 10-1:1.4. Opening Judgment after Relief from Bankruptcy Stay
 - § 10-1:2. Judgment of Foreclosure by Sale
 - § 10-1:2.1. Extension of Sale Date
 - § 10-1:2.2. Opening a Supplemental Judgment
 - § 10-1:3. To Add Defendant
 - § 10-1:3.1. Motions to Open and Intervenors
 - § 10-1:4. Challenging the Debt After Redemption
 - § 10-1:5. Petition for New Trial
 - § 10-1:6. Fraud as Ground for Opening Judgment
- *Connecticut Lawyers' Deskbook: A Reference Manual*, 3d ed., LawFirst Publishing, 2008.
 - Chapter 17. Real Property Foreclosure in Connecticut by Dennis P. Anderson, Denis R. Caron and Geoffrey K. Milne
 - Opening the judgment following strict foreclosure, pp. 444 - 446
 - Effect of passing of owner's law day on § 49-15 motion**, pp. 446 - 448
 - Following foreclosure by sale, pp. 448 - 449
 - Extension of law day, 449 - 452
- 3 *Connecticut Practice Series: Civil Practice Forms*, 4th ed., by Joel M. Kaye, et al., Thomson West, 2004, with 2022 supplement (Also available on Westlaw).
 - Authors' Commentary for Form 707.5**
- 1 *Connecticut Practice Series: Superior Court Civil Rules*, 2021-2022 ed., by Wesley W. Horton et al., Thomson Reuters, (Also available on Westlaw).

Authors' Commentary for § 17-4

- 2 *Stephenson's Connecticut Civil Procedure*, 3d ed., by Renée Bevacqua Bollier and Susan V. Busby, Atlantic Law Book Company, 2002, with 2003 supplement.
Chapter 17. Motions after Verdict; New Trials
§ 199. Reopening judgment
f. Reopening mortgage foreclosure
- 1 *West's Connecticut Rules of Court Annotated* (2022).
Notes of Decisions for § 17-4
- *Home Foreclosures*, 1st ed., by Geoff Walsh et al., National Consumer Law Center, 2019.
Chapter 10. Issues Arising After Foreclosure Sale
§ 10.3. Setting Aside a Completed Foreclosure Sale
§ 10.3.3. Grounds on Which a Foreclosure May Be Set Aside
§ 10.3.3.2. Irregularity in the Conduct of the Sale
§ 10.3.3.3. Void and Voidable Sales
§ 10.3.3.4. What Type of Misconduct by the Foreclosing Party Is Sufficient to Set Aside a Completed Foreclosure Sale?
§ 10.3.3.5. Inadequacy of Sale Price

Figure 1: Motion to Open and Modify Judgment of Strict Foreclosure

NO. CV-87-0050014S

FARMERS & MECHANICS SAVINGS
BANK

: SUPERIOR COURT

VS.

: JUDICIAL DISTRICT OF MIDDLESEX
AT MIDDLETOWN

MARTIN F. SULLIVAN, ET AL.

: MARCH 11, 1988

MOTION TO OPEN AND MODIFY JUDGMENT OF STRICT FORECLOSURE

The defendants MARTIN F. SULLIVAN and PATRICIA M. SULLIVAN respectfully represent:

1. A judgment entered in the above first mortgage foreclosure on January 19, 1988 (Higgins, J.).
2. The Court ordered a strict foreclosure rather than a foreclosure by sale.
3. The appraised value of the subject property is \$170,000.00.
4. The debt owed the foreclosing plaintiff bank was \$80,663.91 as of January 19, 1988, the day judgment entered.
5. Accordingly, there is over \$80,000.00 of equity in the property.
6. The order of strict foreclosure will foreclose the interests of the undersigned defendants unless they redeem.
7. The undersigned defendants have not the means to redeem.
8. The Wirtzes claim an interest in the subject premises by virtue of a bond for deed recorded on December 30, 1986, which was earlier than the recording of the mortgage of the defendants on February 19, 1987.
9. **The Wirtzes'** bond for deed requires them to pay \$116,000.00 for the subject property.
10. If the Wirtzes redeem the property for a sum in the vicinity of \$82,000.00, they will own the property without paying the \$116,000.00 required by their bond for

deed. They will enjoy a windfall of between \$34,000.00 and \$88,000.00 at the expense of, among others, the undersigned defendants.

11. The Wirtzes' recorded contract at best constitutes a purchaser's lien and the court's actions in granting a contract under litigation a law day outweighs the undersigned defendants the due process of law to litigate the claimed contract right.

12. A foreclosure by sale protects the Wirtzes' legitimate rights in the property, while a strict foreclosure gives them the property at a bargain price without having to prove the validity of their claim at all.

14. Since a strict foreclosure wipes out all the rights of the undersigned defendants while creating the possibility of a windfall for the Wirtzes, and a sale foreclosure protects the rights of all of the defendants, a strict foreclosure is inequitable under the circumstances and a sale foreclosure is the only equitable judgment under the circumstances.

15. This motion is filed with the required fee and memorandum of law.

WHEREFORE, the undersigned defendants move the Court to open the judgment and modify it to order a foreclosure by sale.

DEFENDANTS

MARTIN F. SULLIVAN
and PATRICIA M.
SULLIVAN

BY _____

Figure 2: Motion to Set New Law Day

NO. CV-87-0050014S

FARMERS & MECHANICS SAVINGS
BANK

: SUPERIOR COURT

VS.

: JUDICIAL DISTRICT OF MIDDLESEX
AT MIDDLETOWN

MARTIN F. SULLIVAN, ET AL.

: MAY 19, 1988

MOTION TO SET NEW LAW DAYS

The defendants, MARTIN F. SULLIVAN and PATRICIA M. SULLIVAN respectfully represent:

1. A judgment entered in the above first mortgage foreclosure on January 19, 1988 (Higgins, J.).
2. The Court ordered a strict foreclosure rather than a foreclosure by sale.
3. On February 8, 1988 prior to the law days set in the initial judgment a Motion to open and Modify Judgment of Strict Foreclosure was filed which suspended said law days.
4. Said motion has not been heard and the law days set thereunder are void as they fall within the appeal period as determined by § 400[0][now § 61-1] of the Rules of Appellate Practice.
5. The setting of new law days are required should this court deny the motion to open and modify the judgment.

WHEREFORE, the undersigned defendants move the Court to set new law days should the Motion to Open and Modify Judgment of Strict Foreclosure be denied.

The foregoing Motion having been heard, it is hereby ORDERED:

DEFENDANTS,
MARTIN F. SULLIVAN and PATRICIA M.
SULLIVAN

By _____
Name
Firm
Address
Telephone number
Juris No.

ORDER

The foregoing Motion having been heard, it is hereby ORDERED: GRANTED/DENIED

BY THE COURT

_____ CLERK

Section 3: Redemption in Foreclosure

A Guide to Resources in the Law Library

SCOPE:

Bibliographic resources relating to the equity of redemption in foreclosure.

DEFINITIONS:

- “The purpose of the foreclosure is to extinguish the mortgagor's equitable right of redemption that he retained when he granted legal title to his property to the mortgagee following the execution of the mortgage.” [JP Morgan Chase Bank, N.A. v. Winthrop Props., LLC](#), 312 Conn. 662, 673, 94 A.3d 622 (2014).
- “In Connecticut, a mortgagee has legal title to the mortgaged property and the mortgagor has equitable title, also called the equity of redemption. [Conference Center Ltd. v. TRC](#), 189 Conn. 212, 218, 455 A.2d 857 (1983). The equity of redemption gives the mortgagor the right to redeem the legal title previously conveyed by performing whatever conditions are specified in the mortgage, the most important of which is usually the payment of money. General Statutes § 47-36h; [State v. Stonybrook, Inc.](#), 149 Conn. 492, 495-96, 181 A.2d 601, appeal dismissed and cert. denied, 371 U.S. 185, 83 S.Ct. 265, 9 L.Ed.2d 227 (1962); [Brand v. Woolson](#), 120 Conn. 211, 180 A. 293 (1935).” [Barclays Bank of New York v. Ivler](#), 20 Conn. App. 163, 166, 565 A.2d 252, 253 (1989).
- “Unless otherwise ordered by the judicial authority at the time it renders the judgment of strict foreclosure, the following provisions shall be deemed to be part of every such judgment:
(1) That, upon the payment of all of the sums found by the judicial authority to be due the plaintiff, including all costs as allowed by the judicial authority and taxed by the clerk, by any defendant, after all subsequent parties in interest have been foreclosed, the title to the premises shall vest absolutely in the defendant making such payment, subject to such unpaid encumbrances, if any, as precede the interest of the redeeming defendant.
(2) That the defendants, and all persons claiming possession of the premises through any of the defendants under any conveyance or instrument executed or recorded subsequent to the date of the lis pendens or whose interest shall have been thereafter obtained by descent or otherwise, deliver up possession of the premises to the plaintiff or the defendant redeeming in accordance with this decree, with stay of execution of ejectment in favor of the redeeming defendant until one day after the time herein limited to redeem, and if all parties fail to redeem, **then until the day following the last assigned law day.**” Conn. Practice Book [§ 23-17\(b\)](#) (2022).

- Redeem—“To pay all of the money, costs, interest and fees owed to a mortgage company or loan servicer. If all of the money is paid, the plaintiff or company bringing the foreclosure should withdraw the case and the homeowners will keep their home.”
Connecticut Fair Housing Center, [Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners](#) (11th ed.), [p. 44](#).

STATUTES:

You can visit your local law library or search the most recent [statutes](#) and [public acts](#) on the Connecticut General Assembly website to confirm that you are using the most up-to-date statutes.

- Conn. Gen. Stat. (2021).
[Chapter 846](#). Mortgages
[§ 49-19](#). Title to vest in encumbrancer paying debt and costs.
[§ 49-20](#). Redemption by holder of encumbrance on part of property foreclosed.
[§ 49-21](#). Defendant to receive and file certificate of satisfaction or certificates of judgment of strict foreclosure or foreclosure by sale.
[§ 49-25](#). Appraisal of property [Foreclosure by sale].
[§ 49-30](#). Omission of parties in foreclosure actions.

[Chapter 898](#). Pleading
[§ 52-91a](#). Foreclosure. Redemption. Matter in demand.

LEGISLATIVE:

[Office of Legislative Research](#) reports summarize and analyze the law in effect on the date of each **report's** publication. Current law may be different from what is discussed in the reports.

- James Orlando, *Comparison of State Laws on Mortgage Deficiencies and Redemption Periods*, Connecticut General Assembly. Office of Legislative Research Report, [2010-R-0327](#). (rev. December 9, 2011).

COURT RULES:

Amendments to the Practice Book (Court Rules) are published in the [Connecticut Law Journal](#) and posted [online](#)

- Conn. Practice Book (2022).
[Chapter 6](#). Judgments
[§ 6-2](#). Judgment files; Captions and Contents
[§ 6-3](#). Preparation; When; By Whom; Filing
[Chapter 23](#). Miscellaneous Remedies and Procedures
[§ 23-17](#). —Listing of Law Days

PAMPHLETS:

- Connecticut Fair Housing Center, [Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners](#) (11th ed.).

COURT FORMS:

Official Judicial Branch forms are frequently updated. Please visit the [Official Court Webforms page](#) for the current forms

FORMS:

- [JD-CV-46](#). Certificate of Judgment Foreclosure by Sale (rev. 12/99)
- [JD-CV-47](#). Certificate of Judgment of Strict Foreclosure (rev. 11/05)

- *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 12th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2022.

Form 6-024. Satisfaction of judgment

NOTE: Unofficial forms can be found on the CD-ROM for *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 8th ed., by Denis R. Caron and Geoffrey K. Milne, Connecticut Law Tribune, 2017.

- *A Practical Guide to Residential Real Estate Transactions and Foreclosures in Connecticut*, Second Edition, Christian R. Hoheb, Editor, 2021, Massachusetts Continuing Legal Education.
Chapter 10. Title Issues in Foreclosure Practice
Exhibit 10A – Satisfaction of Judgment

Case Law:

Once you have identified useful cases, it is important to update the cases before you rely on them. Updating case law means checking to see if the cases are still good law. You can [contact your local law librarian](#) to learn about the tools available to you to update cases.

- For summaries of recent CT Supreme and Appellate Court foreclosure cases, see our foreclosure section on our NewsLog at: <http://jud.ct.gov/LawLib/LawLibNews/Default.aspx?CatID=14>
- [Pezello v. Knight Development, LLC](#), Superior Court, Judicial District of New London at New London, No. 4004428 (July 12, 2006) (41 Conn. L. Rptr. 575) (2006 Conn. Super Lexis 2119) (2006 WL 2089213). **"The right of redemption in a foreclosure action is premised on possessing an interest in the property. General Statutes §§ 49-19 and 49-20, create a right of redemption only for the owner in equity and in subsequent encumbrancers. 'An obligor on or a guarantor of a note secured by a mortgage, who is not a mortgagor, has no interest in the property and is not an encumbrancer.'** *Connecticut National Bank v. Granby Griffin Road Associates*, supra, Superior Court, Docket No. CV 92 0514118 . . . **Knight's** interest as a party to a foreclosure action is limited to matters that may affect her personal liability for the foreclosure on the note (i.e., she may submit appraisals and seek to influence the manner of the foreclosure i.e. strict or sale) and not the foreclosure on the mortgage. *Connecticut National Bank v. Granby Griffin Road Associates*, supra."
- [Ocwen Federal Bank, FSB v. Charles](#), 95 Conn. App. 315, 323, 898 A.2d 197 (2006). **"Generally, foreclosure means**

to cut off the equity of redemption, the equitable owner's right to redeem the property.... The equity of redemption can be cut off either by sale or by strict foreclosure.... In Connecticut, strict foreclosure is the rule, foreclosure by sale the exception. A decree of strict foreclosure finds the amount due under the mortgage, orders its payment within a designated time and *provides that should such payment not be made, the debtor's right and equity of redemption will be forever barred and foreclosed. Most significantly, the effect of strict foreclosure is to vest title to the real property absolutely in the mortgagee and to do so without any sale of the property.* A judgment of strict foreclosure, when it becomes absolute and all rights of redemption are cut off, constitutes an appropriation of the **mortgaged property to satisfy the mortgage debt.'**

(Citations omitted; emphasis added; internal quotation marks omitted.) [National City Mortgage Co. v. Stoecker](#), 92 Conn.App. 787, 793, 888 A.2d 95, cert. denied, 277 Conn. 925, 895 A.2d 799 (2006); see [Farmers & Mechanics Bank v. Kneller](#), 40 Conn.App. 115, 124, 670 A.2d 324 (1996) . . . In the present case, several of the issues presented by the defendants pertain to the foreclosure action. Essentially, the remedy sought by the defendants, with regard to the issues pertaining to the foreclosure action, is the restoration of their interest in the property, the equity of redemption. Because the law days have run and title absolutely has vested in the plaintiff, we cannot grant the defendants the relief they seek."

- [Provident Bank v. Lewitt](#), 84 Conn. App. 204, 208, 852 A.2d 852 (2004). "We conclude that the defendant's period of equitable redemption was not stayed when she filed a chapter 7 bankruptcy petition, although it was extended by sixty days after the filing of the petition. The defendant's bankruptcy petition was filed on January 9, 2003. The practical effect of [11 U.S.C.] § 108(b) is that the time in which a trustee (or if the bankruptcy petition is dismissed, the mortgagor) may cure a default or perform any other similar act expires at the end of the period settled for redemption or sixty days after the order for relief. The commencement of a voluntary bankruptcy case through the filing of a petition constitutes an order for relief. 11 U.S.C. § 301. In this case, the equity of redemption was foreclosed on March 10, 2003, when the sixty day extended period lapsed without redemption by the defendant. Title became absolute in the plaintiff on March 13, 2003, the date the certificate of foreclosure was recorded on the land records. Thus, because the defendant failed to redeem during this period, she no longer had any right or interest in the property and title passed to the plaintiff."

WEST KEY
NUMBERS:

- *Mortgages and Deeds of Trust*
XIV. Redemption
(A) In general
2232-2238. Right to redeem in general.
2239-2244. Persons entitled to redeem.
2252-2257. Time for redemption.

ENCYCLOPEDIAS:

Encyclopedias and ALRs are available in print at some law library locations and accessible online at all law library locations.

Online databases are available for in-library use. Remote access is not available.

- 55 *Am. Jur. 2d Mortgages*, Thomson West, 2020. (Also available on Westlaw.)
IX. Remedies Upon Default; Rights of Purchaser and Mortgagor
H. **Mortgagor's Right to Redeem from Sale**
 1. In general §§ 743-749.
 2. Parties who may redeem §§ 750-757
 3. Mode and conditions of redemption §§ 758-763.
 4. Time for redemption §§ 764-771.
 - § 767. Effect of appeal on time for redemption of mortgage in foreclosure.
 5. Loss of right to redeem §§ 772-774.
 6. Effect of redemption §§ 775-776.
 7. Remedies for fraudulently preventing timely redemption of mortgage in foreclosure, generally § 777.I. Mortgage moratoria
 1. In general § 778.
 2. Mortgage moratoria in time of economic stress
 - a. In general §§ 779-781.
 - b. Mortgage moratoria under statutes
 - (1) In general §§782-783.
 - (2) Constitutionality of mortgage moratoria laws, generally §§784-786.
 - (3) Particular mortgage moratoria laws §§ 787-795.
 - § 794 Extension of time for redemption under mortgage moratoria laws
 - c. Mortgage moratoria under order of governor § 796.
 - d. Mortgage moratoria under judicial power and equity jurisdiction §§ 797-799
- 59A *C.J.S. Mortgages*, Thomson West, 2019 (Also available on Westlaw.)
XXIV. Redemption
 - A. Redemption—In general §§ 1356-1365.
 - B. Existence and nature of right §§ 1366-1378.
 - C. Persons entitled to redeem §§ 1379-1407.
 - D. Persons from whom redemption may be made §§ 1408-1410.
 - E. Time for redemption

- §§ 1411-1427.
- F. Amount required to redeem
§§ 1428-1440.
- G. Redemption procedures
§§ 1441-1451.
- H. Accounting
§§ 1452-1466.
- I. Tender and payment
§§1467-1466.
- J. Actions for redemption
§§ 1477-1506.
- K. Operation and effect of redemption
§§ 1507-1511.

- Mark S. Dennison, J.D., *Sufficiency of Manner and Timeliness of Redemption of Real Estate Contract from Foreclosure*, 66 *POF3d* 267, Thomson West, 2002. (Also available on Westlaw.)

**TEXTS &
TREATISES:**

Each of our law libraries own the Connecticut treatises cited. You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the other treatises cited or to search for more treatises.

References to online databases refer to in-library use of these databases. Remote access is not available.

- **1 *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure***, 12th ed., by Denis R. Caron and Geoffrey K. Milne, 2022, Connecticut Law Tribune.
 - Chapter 10. Post-Judgment Proceedings
 - § 10-1: 4. Challenging the Debt after Redemption
 - § 10-2. Redemption
 - § 10-2: 1. In Strict Foreclosure
 - § 10-2: 1. 1. Redemption by Encumbrancer on Only One of Multiple Parcels
 - § 10-2: 1. 2. Redemption Rights of Owner as Against Attaching Creditor
 - § 10-2: 1. 3. Satisfaction of Judgment
 - § 10-2: 1. 4. Redemption by One Cotenant
 - § 10-2:1.4a **Applicability to Mechanics' Lienors**
 - § 10-2: 2. In Foreclosure by Sale
 - § 10-2: 3. Effect of Redemption on Post-Lis Pendens Attaching Creditor
- ***Connecticut Lawyers' Deskbook: A Reference Manual***, Connecticut Bar Association, 3rd ed., 2008.
 - Chapter 17. Real Property Foreclosure in Connecticut by Dennis P. Anderson, Denis R. Caron and Geoffrey K. Milne
 - Extension of Law Day
 - 1. Redemption, p. 449
- *Home Foreclosures*, 1st ed., by Geoff Walsh et al., National Consumer Law Center, 2019.
 - Chapter 5. Procedural and Equitable Defenses to Home Foreclosures
 - § 5.2.6. Redemption
 - Chapter 10. Issues Arising After a Foreclosure Sale
 - § 10.2.2. Redeeming the Home After the Foreclosure Sale

- 4 Richard R. Powell and Patrick J. Rohan, *Powell on Real Property* (2021).
Chapter 37. Mortgages and Mortgage Foreclosures
§ 37.46. Statutory redemption

Section 4: Appeals and Foreclosure

A Guide to Resources in the Law Library

SCOPE:

Bibliographic resources relating to appeals of foreclosure judgments.

SEE ALSO:

- [Motion for Articulation](#)
- [Motion for Review](#)

DEFINITIONS:

- **“Upon the trial of all matters of fact in any cause or action in the Superior Court, whether to the court or jury, or before any judge thereof when the jurisdiction of any action or proceeding is vested in him, if either party is aggrieved by the decision of the court or judge upon any question or questions of law arising in the trial, including the denial of a motion to set aside a verdict, he may appeal to the court having jurisdiction from the final judgment of the court or of such judge, or from the decision of the court granting a motion to set aside a verdict, except in small claims cases, which shall not be appealable, and appeals as provided in sections 8-8 and 8-9.” Conn. Gen. Stat. [§ 52-263](#) (2021).**
- Stay of Execution in Noncriminal Cases. Strict Foreclosure—Motion Rendering Ineffective a Judgment of Strict Foreclosure. “In any action for foreclosure in which the owner of the equity has filed, and the court has denied, at least two prior motions to open or other similar motion, no automatic stay shall arise upon the **court’s denial of any** subsequent contested motion by that party, unless the party certifies under oath, in an affidavit accompanying the motion, that the motion was filed for good cause arising after the **court’s ruling on the party’s most recent** motion. Such affidavit shall recite the specific facts relied **on in support of the moving party’s claim of good** cause. If, notwithstanding the submission of such an affidavit of good cause, the plaintiff contends that there is no good **cause to stay the court’s** judgment of strict foreclosure pending resolution of the appeal, the plaintiff may seek termination of the automatic stay by filing a motion requesting such relief accompanied by an affidavit stating the **basis for the plaintiff’s claim. In the event such a** motion to terminate stay is filed, it shall be set down for argument and the taking of evidence, if necessary, on the second short calendar next following the filing of the motion. There shall be no automatic appellate stay in the event that the court grants the motion to terminate the stay and, if necessary, sets new law dates. There shall be no automatic stay pending a motion for review of an order terminating a stay under this subsection.” **Conn. Practice Book [§ 61-11\(g\)](#) (2022).**

- Foreclosure by Sale—Motion Rendering Ineffective a Judgment of Foreclosure by Sale
 “In any action for foreclosure in which the owner of the equity has filed a motion to open or other similar motion, which motion was denied fewer than twenty days prior to the scheduled auction date, the auction shall proceed as scheduled notwithstanding **the court’s denial of the** motion, but no motion for approval of the sale shall be filed until the expiration of the appeal period following the denial of the motion without an appeal having been filed. The trial court shall not vacate the automatic stay following its denial of the motion during such appeal period.” **Conn. Practice Book § 61-11(h)** (2022).

STATUTES:

You can visit your local law library, [search the most recent U.S. Code](#) on the U.S. Code website or search the most recent [statutes](#) and [public acts](#) on the Connecticut General Assembly website to confirm that you are accessing the most up-to-date laws.

- United States Code
[Title 11](#). Bankruptcy
[§ 362](#). Automatic stay
- Conn. Gen. Stat. (2021).
[Chapter 902](#). Appeals to the Supreme Court
[§ 52-263](#). Appeals from Superior Court. Exceptions.

COURT RULES:

Amendments to the Practice Book (Court Rules) are published in the [Connecticut Law Journal](#) and posted [online](#).

- Conn. Practice Book (2022).
 Rules of Appellate Procedure
[Chapter 60](#). General Provisions Relating to Appellate Rules and Appellate Review
[Chapter 61](#). Remedy by Appeal
[§ 61-10](#). Responsibility of Appellant To Provide Adequate Record for Review
[§ 61-11](#). Stay of Execution in Noncriminal Cases
 (g) Strict Foreclosure—Motion Rendering Ineffective a Judgment of Strict Foreclosure
 (h). Foreclosure by Sale—Motion Rendering Ineffective a Judgment of Foreclosure by Sale
[§ 61-12](#). Discretionary Stays
[§ 61-14](#). Review of Order concerning Stay; When Stay May Be Requested from Court Having Appellate Jurisdiction
[§ 61-16](#). Notice of Bankruptcy Filing, Order of Bankruptcy Court Granting Relief from Automatic Stay and Disposition of Bankruptcy Case
[Chapter 62](#). Chief Judge, Appellate Clerk and Docket: General Administrative Matters

- [Chapter 63](#). Filing the Appeal; Withdrawals
[§ 63-1](#). Time to appeal
- [Chapter 64](#). Procedure Concerning Memorandum of Decision
- [Chapter 65](#). Transfer of Cases
- [Chapter 66](#). Motions and Other Procedures
[§ 66-5](#). Motion for Rectification; Motion for Articulation
- [Chapter 67](#). Briefs
- [Chapter 68](#). Case File
- [Chapter 69](#). Assignment of Cases for Argument

COURT FORMS:

Official Judicial Branch forms are frequently updated. Please visit the [Official Court Webforms page](#) for the current forms.

- [JD-SC-33](#). Appeal Form (rev. 11/17)
- [JD-SC-34](#). Appeal Form Instructions (rev. 7/16)

Case Law:

Once you have identified useful cases, it is important to update the cases before you rely on them. Updating case law means checking to see if the cases are still good law. You can [contact your local law librarian](#) to learn about the tools available to you to update cases.

- For summaries of recent CT Supreme and Appellate Court foreclosure cases, see our foreclosure section on our NewsLog at:
<https://jud.ct.gov/LawLib/LawLibNews/Default.aspx?CatID=14>
- [CIT Bank, N.A. v. Francis](#), 214 Conn. App. 332, 339, ___ A.3d ___ (2022). "On appeal, the defendant claims that the court improperly granted the plaintiff's motion for a protective order regarding the defendant's discovery requests. According to the defendant, the plaintiff did not establish good cause for the granting of a protective order as required pursuant to Practice Book § 13-5. She further contends that, in the absence of the discovery sought, she could not succeed on her third special defense, which alleged that Francis fraudulently had induced the decedents to enter into the mortgage transaction. In response, the plaintiff argues that the defendant failed to preserve her claim because she did not challenge the propriety of the court's decision to strike that special defense or oppose the plaintiff's motions for summary judgment. The plaintiff further argues that, even if the trial court abused its discretion in granting the protective order, the defendant has failed to demonstrate that she was harmed by this decision. We agree with the defendant that the court improperly granted the motion for a protective order. We also conclude, under the circumstances of this case, that the defendant was harmed by the error because it prevented her from discovering facts that would permit her to pursue, develop and support her special defenses."
- [Toro Credit Co. v. Zeytoonjian](#), 341 Conn. 316, 321, 267 A.3d 71 (2022). "After oral argument before this court,

we sua sponte ordered the parties to file supplemental briefs addressing whether the defendants had appealed from a final judgment. See General Statutes § 52-263. Clearly, because the trial court's ruling did not end the case, it was not a 'final judgment' in that sense, and we have on many occasions indicated that orders that are 'a step along the road to final judgment' are not appealable. (Internal quotation marks omitted.) [Abreu v. Leone](#), 291 Conn. 332, 339, 968 A.2d 385 (2009). Nevertheless, there are areas of our law in which we have held that certain steps along that road, although not literally final, inasmuch as the case goes on, are considered final judgments for purposes of appellate jurisdiction under § 51-199. Foreclosure is one such area. Recently, we stated that there are three appealable determinations in a case involving a foreclosure by sale: 'the judgment ordering a foreclosure by sale, the approval of the sale by the court and the supplemental judgment [in which proceeds from the sale are distributed].' (Internal quotation marks omitted.) [Saunders v. KDFBS, LLC](#), 335 Conn. 586, 592, 239 A.3d 1162 (2020). 'The first determination is deemed final if the trial court has determined the method of foreclosure and the amount of the debt.' *Id.* at 593, 239 A.3d 1162. Because the trial court in the present case determined the method of foreclosure (foreclosure by sale) and the amount of the debt (\$902,447.12), we conclude that the defendants appealed from a final judgment. The fact that the trial court's decision contemplated further orders regarding the details of the sale does not affect the finality of the judgment under these circumstances. See, e.g., [Benvenuto v. Mahajan](#), 245 Conn. 495, 501, 715 A.2d 743 (1998) (judgment of strict foreclosure is final for purposes of appeal, even though recoverability or amount of attorney's fees for litigation, and, thus, total amount of debt, remained to be determined); [Bank of New York Mellon v. Mazzeo](#), 195 Conn. App. 357, 362 n.6, 225 A.3d 290 (2020) ('[a] judgment ordering a foreclosure by sale is a final judgment for purposes of appeal even if the court has not set a date for the sale'); [Willow Funding Co., L.P. v. Grencom Associates](#), 63 Conn. App. 832, 836-38, 779 A.2d 174 (2001) (same); see also [Moran v. Morneau](#), 129 Conn. App. 349, 357, 19 A.3d 268 (2011) (postjudgment orders contemplated by trial court's decision were interlocutory decisions), overruled in part on other grounds by [Saunders v. KDFBS, LLC](#), 335 Conn. 586, 239 A.3d 1162 (2020)."

- [Wells Fargo Bank, N.A. v. Lorson](#), 341 Conn. 430, 432, 267 A.3d 1 (2021). "The issue that we must resolve in this appeal is whether compliance with federal Department of Housing and Urban Development (HUD) regulatory requirements applicable to mortgage loans guaranteed or insured by the Federal Housing

Administration (FHA) is a condition precedent to acceleration of the debt, enforcement of the note, and foreclosure of the mortgage, such that the burden is on mortgagees to plead and prove compliance....We conclude that compliance with applicable HUD regulations is a condition precedent to enforcement of the note and foreclosure of the mortgage, and must be pleaded and ultimately proved by the mortgagee. Because the trial court did not require the plaintiff to establish compliance with HUD regulations at trial, we further conclude that the case must be remanded to the trial court for a trial on that issue. Accordingly, we reverse the judgment of the Appellate Court affirming the trial court's judgment of strict foreclosure."

- [Mase v. Riverview Realty Associates, LLC](#), 208 Conn. App. 719, 730, 265 A.3d 944 (2021). "As our discussion of the unique procedural history of this case reflects, the trial court, by means of its order that was dated January 9, 2019, but was filed on February 1, 2019, effectively issued a nunc pro tunc order, making its finding concerning the amount of the debt effective as of the date of its judgment of strict foreclosure, January 9, 2019. As we evaluate the issue of whether we have jurisdiction over this appeal, however, we do not consider the court's subsequent order, including whether it somehow misled the defendant. This is because we are obligated to evaluate whether this court had jurisdiction over the defendant's appeal at the time that it was taken. Thus, the trial court's nunc pro tunc order could not rectify the jurisdictional defect that existed at the time the appeal was taken. As this court has explained, '[b]ecause a final judgment is a condition *precedent* to the taking of an appeal ... we do not ask if jurisdiction arose at some time during the appeal, but determine only whether we had jurisdiction over the appeal at the time it was taken.' (Citation omitted; emphasis altered.)
[Annecharico v. Patterson](#), 38 Conn. App. 338, 339-40, 660 A.2d 880 (1995).

In the present case, there can be no dispute that a condition precedent to the taking of an appeal—namely, a finding with respect to the amount of the debt— was made only after the appeal was filed and after the law day was set to expire. Thus, we conclude that, at the time that the defendant filed the appeal on January 28, 2019, a final judgment did not exist. In the absence of a final judgment, the proper action by this court is to dismiss the appeal. See, e.g., [Quinn v. Standard-Knapp, Inc.](#), 40 Conn. App. 446, 448-49, 671 A.2d 1333 (1996)."

- [Caliber Home Loans, Inc. v. Zeller](#), 205 Conn. App. 642, 259 A.3d 1 (2021). "Lastly, the defendant claims that the court erred in rendering a judgment of strict foreclosure

rather than a judgment of foreclosure by sale. We agree with the defendant. (p. 658)

'[W]e have recognized that when the value of the property substantially exceeds the value of the lien being foreclosed, the trial court abuses its discretion when it refuses to order a foreclosure by sale.' (Internal quotation marks omitted.) [US Bank National Assn. v. Christophersen](#), 179 Conn. App. 378, 394, 182 A.3d 611 cert. denied, 328 Conn. 928, 182 A.3d 1192 (2018)." (p. 659)

- [U.S. Bank Nat'l Ass'n v. Rothermel](#), 339 Conn. 366, 379, 260 A.3d 1187 (2021). "[Jajer](#) and [Melahn](#) [148 Conn. App. 1] establish that courts may, in rare and exceptional cases, exercise a limited form of continuing jurisdiction over motions to open judgments of strict foreclosure after the passage of the law days, notwithstanding the statutory limitation imposed by § 49-15. **The defendant's motion to open the judgment in the present case was predicated on a claim that she had relied on errors by the servicer. In support of her motion, the defendant made two related arguments. First, she argued that the factual basis for her claim fell within a category that was legally cognizable in equity. See, e.g., [Cavallo v. Derby Savings Bank](#), 188 Conn. 281, 285, 449 A.2d 986 (1982) ("[f]raud, accident, mistake, and surprise are recognized grounds for equitable interference" (internal quotation marks omitted)). Second, relying on Melahn, she argued that the trial court should exercise its continuing jurisdiction to open the underlying judgment. Once presented with the motion, the trial court held an evidentiary hearing, solicited briefs from the parties, and issued a memorandum of decision addressing the merits of the defendant's equitable claim. Although the trial court concluded that it lacked jurisdiction, it nonetheless went on to consider the equitable claim on the merits.¹² The jurisdictional conclusion reached by both the trial court and the Appellate Court in the present case was, therefore, premised on the conclusion that the defendant's claim in equity lacked colorability. We disagree with that premise because, as stated previously in this opinion, the defendant's motion raised a colorable claim falling within a class generally recognized in equity and sought relief through the court's inherent, continuing jurisdiction as previously established in Melahn. Although the claim she presented was not identical to the one raised in Melahn, the defendant alleged that the servicer made erroneous written and oral representations that justified the court's exercise of jurisdiction to consider those equitable claims of accident or mistake, which, if meritorious, could have afforded the practical relief sought. See [State v. Jerzy G.](#), 326 Conn. 206, 221, 162 A.3d 692 (2017) ("[i]t is a settled principle under both federal and Connecticut case law that, if a favorable**

decision necessarily could not afford the practical relief sought, the case is moot” (emphasis added)); [Milford Power Co., LLC v. Alstom Power, Inc.](#), 263 Conn. 616, 626, 822 A.2d 196 (2003) (“[i]n deciding whether the plaintiff’s complaint presents a justiciable claim, we make no determination regarding its merits”); see also [Nielsen v. State](#), 236 Conn. 1, 6, 670 A.2d 1288 (1996). We therefore conclude that the claim raised in the defendant’s motion to open was not moot but, rather, was a recognizable claim in equity and that, as a result, the Appellate Court improperly dismissed the defendant’s appeal.”

- [Jackson v. Pennymac Loan Services, LLC](#), 205 Conn.App. 189, 191, 257 A.3d 314 (2021). “The plaintiffs, Mary Jackson and Johnnie Jackson, appeal from the judgment of the trial court granting the motion of the defendant, Pennymac Loan Services, LLC, to dismiss the action of the plaintiffs in which they alleged that the defendant violated General Statutes § 49-8(c) by failing to provide a timely release of their mortgage. The defendant did not argue in its motion that the action should be dismissed for lack of subject matter jurisdiction due to the plaintiffs’ alleged failure to satisfy the requirements of § 49-8 (c) regarding a statutory demand notice for release of the mortgage. Nevertheless, the court dismissed the action on that ground. On appeal, the plaintiffs claim that the court deprived them of due process by dismissing their action on a ground that the court had raised sua sponte without affording them notice or an opportunity to be heard. We agree with the plaintiffs that neither the defendant’s motion to dismiss nor the court alerted them that their alleged noncompliance with the statutory demand notice requirements in § 49-8 (c) was at issue and, accordingly, we reverse the judgment of the trial court.”
- [First Niagara Bank, N.A. v. Pouncey](#), 204 Conn. App. 433, 442, 253 A.3d 524 (2021). “The court did not abandon the ‘making, validity, or enforcement’ test as an appropriate method for trial courts in foreclosure actions to determine whether special defenses and counterclaims bear a sufficient relationship to the allegations of the complaint to be legally sufficient. Instead, it interpreted the test ‘as nothing more than a practical application of the standard rules of practice that apply to all civil actions to the specific context of foreclosure actions.’ *Id.*, at 667, 212 A.3d 226. The court then provided a definition of the enforcement element of the test and concluded that the trial court and this court applied a too narrow interpretation of the term to the defendants’ allegations. *Id.*, at 670-76, 212 A.3d 226. In doing so, the court noted that it took a similar view of what equitable defenses relate to enforcement of the note or mortgage in [Thompson v. Orcutt](#), 257 Conn. 301, 318, 777 A.2d

670 (2001). [U.S. Bank National Assn. v. Blowers](#), supra, 332 Conn. 671-72, 675. Thus, contrary to the defendants' claim that the Supreme Court in *Blowers* 'dramatically reshaped the law,' the court only clarified how the 'making, validity, or enforcement' test should be applied, consistent with its earlier decision in *Thompson*.

Ultimately, the court concluded that 'allegations that the mortgagee has engaged in conduct that wrongly and substantially increased the mortgagor's overall indebtedness, caused the mortgagor to incur costs that impeded the mortgagor from curing the default, or reneged upon modifications are the types of misconduct that are directly and inseparably connected ... to enforcement of the note and mortgage.' (Citation omitted; internal quotation marks omitted.) *Id.*, at 675, 212 A.3d 226. The court held that such allegations provide a legally sufficient basis for special defenses in a foreclosure action. *Id.*, at 676, 212 A.3d 226. Accordingly, that court reversed the judgment of this court with direction to reverse the judgment of strict foreclosure and to remand the case to the trial court for further proceedings. *Id.*, at 678, 212 A.3d 226."

- [Bank of New York Mellon v. Madison](#), 203 Conn. App. 8, 17, 247 A.3d 210 (2021). "The record reveals that the court granted the plaintiff's oral motion for judgment on count two, notwithstanding the fact that the plaintiff failed to 'show proof justifying reformation by clear, substantial and convincing evidence....' (Internal quotation marks omitted.) *Id.*, at 840, 80 A.3d 910. The defendants were not defaulted as to the plaintiff's amended complaint; indeed, as to count two, other than admitting that they owned the property as described in the amended schedule, they either denied the plaintiff's allegations or left the plaintiff to its proof. The plaintiff never moved for summary judgment on count two. At no point did the plaintiff produce any evidence before the trial court in support of its reformation claim. Put simply, there was no basis on which the court could have properly rendered judgment in the plaintiff's favor on its reformation claim. Therefore, we conclude that the court committed error in granting the plaintiff's oral motion for judgment on count two.

At this juncture, we must address whether the foreclosure judgment rendered on count one is directly affected by our conclusion that the court improperly rendered judgment in the plaintiff's favor on count two, reforming the mortgage. We conclude that reversing the judgment rendered on count two necessitates reversing the foreclosure judgment rendered on count one."

- [U.S. Bank National Assn. v. Crawford](#), 333 Conn. 731, 733, 219 A.3d 744 (2019). “The primary issue raised by this writ of error is whether the automatic stay provision of the federal bankruptcy code, 11 U.S.C § 362 (a) (1), precludes a committee for sale from recovering fees and expenses from a plaintiff in a foreclosure action that has been stayed because the defendant has filed for bankruptcy. The plaintiff, the U.S. Bank National Association, brought the underlying foreclosure action against the defendant Jacquelyn N. Crawford. The trial court ultimately ordered a foreclosure by sale and appointed the plaintiff in error, Douglas M. Evans, as the committee for sale. Before the sale could be completed, however, Crawford declared bankruptcy, and the foreclosure action was stayed pursuant to 11 U.S.C. § 362(a)(1). Thereafter, the plaintiff in error filed a motion pursuant to General Statutes § 49-25, seeking to recover, from the bank, the fees and expenses that he had incurred in preparing for the sale. Relying on an Appellate Court decision; see [Equity One, Inc. v. Shivers](#), 150 Conn. App. 745, 755, 93 A.3d 1167 (2014) (when defendant in foreclosure action has declared bankruptcy, automatic stay provision applies to motions for fees and expenses by committee for sale against nondebtor plaintiff); the trial court concluded that the plaintiff in error's motion for fees and expenses was stayed and issued an order denying the motion on that ground. This writ of error was then filed pursuant to General Statutes § 51-199(b)(10) and Practice Book § 72-1. Specifically, the plaintiff in error contends that this court should overrule *Shivers* because the Appellate Court lacked subject matter jurisdiction to extend the automatic stay provision to motions to recover fees and expenses from nondebtor plaintiffs in foreclosure actions. In the alternative, the plaintiff in error contends that we should overrule *Shivers* on the merits because it is in conflict with the decisions of federal bankruptcy courts addressing this issue. We conclude that state courts lack jurisdiction to extend the automatic stay provision to proceedings against non-debtors and that *Shivers* must be overruled on that ground. Accordingly, we grant the writ of error and remand the case to the trial court with direction to vacate the order denying the plaintiff in error's motion for fees and expenses and to entertain the motion.”
- [Wells Fargo Bank, N.A. v. Fratarcangeli](#), 192 Conn. App. 159, 217 A.3d 649 (2019). “On May 31, 2017, the substitute plaintiff filed a motion to strike the defendant's special defenses, including the first and second special defenses, contesting the legal sufficiency thereof. On July 12 and 13, 2017, respectively, the defendant filed an objection and a memorandum of law in opposition to the motion to strike. On November 21, 2017, the court, inter alia, granted the substitute plaintiff's motion to strike as

to the defendant's first and second special defenses. With respect to the first special defense of illegal attestation of the mortgage deed, the court granted the motion on two grounds: (1) the defect of one invalid witness was cured by operation of General Statutes § 47-36aa (validating act); and (2) a defect in a mortgage cannot be used to defeat a foreclosure action as between the original mortgagor and mortgagee, as a mortgage deed that is not properly witnessed and acknowledged is nevertheless valid as between the parties to the instrument. As to the defendant's second special defense of unclean hands, the court granted the motion to strike on the ground that the defect of one invalid witness was validated by § 47-36aa(a)(2), and Salerno's alleged fraudulent misconduct played no role in aiding the substitute plaintiff's claim for foreclosure."

- [U.S. Bank National Assn. v. Blowers](#), 332 Conn. 656, 658, 212 A.3d 226 (2019). "This certified appeal calls upon the court to decide whether allegations that a mortgagee engaged in a pattern of misrepresentation and delay in postdefault loan modification negotiations before and after initiating a foreclosure action—thereby adding to the mortgagor's debt and frustrating the mortgagor's ability to avoid foreclosure—can establish legally sufficient special defenses and counterclaims in that action. The defendant mortgagor, Mitchell Piper, appeals from the judgment of the Appellate Court affirming the trial court's judgment of strict foreclosure in favor of the plaintiff mortgagee, U.S. Bank National Association, following the trial court's decision striking the defendant's special defenses and counterclaims. See [U.S. Bank National Assn. v. Blowers](#), 177 Conn. App. 622, 638, 172 A.3d 837 (2017). The defendant's principal claim is that the Appellate Court incorrectly concluded that such allegations cannot establish legally sufficient special defenses or counterclaims because the misconduct alleged does not relate to the making, validity, or enforcement of the note or mortgage. We agree with the defendant and reverse the Appellate Court's judgment."

"This court previously has declined to take a narrow view of the circumstances under which equitable defenses may be asserted in a foreclosure action.

In [Thompson v. Orcutt](#), supra, 257 Conn. 318, the court held that the mortgagor's special defense of unclean hands, which rested on actions by the mortgagee subsequent to the execution of the note and mortgage, was legally sufficient. In that case, the mortgagee was alleged to have engaged in fraudulent conduct in a bankruptcy proceeding, which, in turn, enabled the mortgagee to pursue the foreclosure action. *Id.*, at 304-305, 777 A.2d 670. Specifically, the mortgagee was alleged to have intentionally overstated the extent to

which the mortgage encumbered the property, which caused the bankruptcy trustee to abandon the property as an asset of the bankruptcy estate. *Id.*, at 304, 777 A.2d 670. Before this court, the mortgagee argued that an unclean hands defense should not apply in a mortgage foreclosure action unless the wrongful conduct relates to the making, validity, or enforcement of the mortgage or note. *Id.*, at 312, 777 A.2d 670. It contended, therefore, that the mortgagor could not assert this defense because the mortgage transaction was not premised on fraud but, rather, the alleged fraud had been undertaken in the bankruptcy action. *Id.* This court rejected the mortgagee's narrow view. *Id.*, at 312-14, 777 A.2d 670. It concluded **that the mortgagee's alleged misconduct was "directly and inseparably connected" to the foreclosure action** and, therefore, was sufficient to support the unclean hands defense to the foreclosure action. *Id.*, at 313, 318, 777 A.2d 670. In so concluding, this court explained that, although "[t]he original transaction creating the ... mortgage was not tainted with fraud ... the plaintiff's ability to foreclose on the defendants' property ... depended upon his fraudulent conduct in the bankruptcy proceeding." *Id.*, at 313-14, 777 A.2d 670. (p. 671)

Although *Thompson* is silent on precisely when the alleged misconduct occurred, appellate case law recognizes that conduct occurring after the origination of the loan, after default, and even after the initiation of the foreclosure action may form a proper basis for defenses in a foreclosure action. See [McKeever v. Fiore](#), 78 Conn. App. 783, 789-90, 829 A.2d 846 (2003) (applying doctrine of unclean hands to reduce interest accrued and attorney's fees incurred over nine year period between plaintiff's initial commencement of foreclosure action and final prosecution of action); [Federal Deposit Ins. Corp. v. Voll](#), 38 Conn. App. 198, 660 A.2d 358 (concluding that equitable defense of laches, based on delay between commencement of foreclosure action and motion for judgment of foreclosure, could have been asserted in responsive pleading or in objection to calculation of debt when plaintiff moved for judgment of foreclosure, and, therefore, laches argument could not be raised in proceeding for deficiency judgment), cert. denied, 235 Conn. 903, 665 A.2d 901 (1995)."

- [U.S. Bank National Assn. v. Eichten](#), 184 Conn. App. 727, 196 A.3d 328 (2018). "We conclude that the allegations in the defendant's special defense of unclean hands raise a genuine issue of material fact as to whether deceitful or unfair practices on the part of the plaintiff led to the filing of a foreclosure action that could have been avoided by the timely processing of the defendant's application for a permanent loan modification in accordance with the HAMP guidelines. The plaintiff's submissions do not satisfactorily

defeat the evidence set forth in the defendant's objection that HAMP's required procedures may not have been followed during the TPP process. Thus, the court erred in rendering summary judgment in favor of the plaintiff in light of the defendant's unclean hands special defense."

- [Deutsche Bank National Trust Co. v. Fraboni](#), 182 Conn.App. 811, 824, 191 A.3d 247 (2018). "We address the first reserved question, '[except where otherwise provided by statute or other law,] [d]oes the filing of an appeal "after the time to file an appeal has expired" ... automatically stay the trial court proceedings in a noncriminal case pursuant to Practice Book § 61-11 until the final determination of the cause,' and we answer that question in the negative."

"We next address the second reserved question, 'did the filing of [the] defendant's appeal in this instance "after the time to file an appeal has expired" result in an automatic stay of execution [pursuant to Practice Book § 61-11] which tolled the running of his law day,' and we answer that question in the negative. (Emphasis added.)" (p. 831)

- [Fitzpatrick v. U.S. Bank National Assn.](#), 173 Conn. App. 686, 689, 164 A.3d 832 (2017). "On May 27, 2015, the plaintiff served a complaint on the defendants. He alleged that, pursuant to § 49-13, he was entitled to a discharge of the mortgage because he had remained in undisturbed possession of the property since May 1, 2009, a period of six years. On July 15, 2015, the defendants filed a motion to strike the complaint, claiming that the plaintiff failed to state a cause of action. They argued that the plaintiff was precluded from filing a petition for a discharge of the mortgage until he had been in undisturbed possession of the property for six years after September 1, 2037, the maturity date, because, under § 49-13, the maturity date and the 'time limited in the mortgage for the full performance of the conditions thereof' were synonymous terms. In the plaintiff's objection to the defendants' motion to strike, he argued that the defendants had advanced the maturity date to May 1, 2009, when they elected to accelerate the mortgage. Because the maturity date and the 'time limited in the mortgage for the full performance of the conditions thereof' were the same, the plaintiff was entitled to a discharge of the mortgage because he had remained undisturbed on the property since May 1, 2009, six years after the time limited in the mortgage."

"On appeal, the plaintiff claims that the court erred in granting the defendants' motion to strike his complaint. He argues that he has met the temporal requirements of § 49-13 to petition to discharge the mortgage because

the language of the statute clearly provides that the "time limited in the mortgage for the full performance of the conditions thereof" refers to the "time period in which the mortgagor must repay the underlying note," which, in this case, is the date to which the defendants elected to accelerate the mortgage — May 1, 2009. The defendants argue that the statute plainly and unambiguously provides that the phrase "time limited in the mortgage for the full performance of the conditions thereof" refers to the maturity date explicitly provided for in the mortgage, which is September 1, 2037, and not the acceleration date. We agree with the defendants." (p. 690)

- [Connecticut National Mortgage Co. v. Knudsen](#), 323 Conn. 684, 688, 150 A.3d 675 (2016). "In the present case, the trial court granted the defendant's motion to open the judgment on June 8, 2015, and extended the law day to August 4, 2015. On June 26, 2015, the defendant filed an appeal to the Appellate Court, which was within twenty days of the trial court's June 8, 2015 decision. The defendant's appeal was filed prior to the law day and title never passed to the plaintiff. Moreover, the defendant's appeal was timely because it was filed within the applicable twenty day appeal period. See Practice Book § 63-1(a). The Appellate Court apparently characterized this appeal as one taken from the judgment denying the defendant's June 17, 2015 motion which, pursuant to Practice Book § 61-11(g), did not give rise to an automatic stay. However, this appeal was filed within the twenty day appeal period for both the order denying the defendant's June 17, 2015 motion and the June 8, 2015 judgment that set a new law date. The June 8, 2015 judgment triggered an automatic stay because it was an appealable final judgment, and the defendant's filing of this appeal within twenty days of that judgment continued the stay 'until the final determination of [this appeal].' Practice Book § 61-11(a).

Both parties have argued that the Appellate Court's order of dismissal should be reversed and that the case should be remanded to that court for further proceedings. We agree. An 'automatic' appellate stay of proceedings to enforce the judgment went into effect on June 8, 2015, when the trial court rendered a new judgment of strict foreclosure setting a law date of August 4, 2015. See Practice Book § 61-11(a). Because the defendant appealed within twenty days of that judgment, the automatic stay was in effect on August 4, 2015, and will continue in effect until the 'final determination of the [appeal].' Practice Book § 61-11(a). Since the appellate stay prevented title from vesting in the plaintiff by operation of law when the defendant failed to exercise her right of redemption on August 4, 2015, the case should not have been dismissed by the Appellate Court as moot."

- [Citigroup Global Markets Realty Corp. v. Christiansen](#), 163 Conn. App. 635, 639, 137 A.3d 76 (2016). “We conclude that no automatic appellate stay arose upon the court's denial of the defendant's third motion to open and the filing of the appeal therefrom. Prior to October, 2013, a defendant in a foreclosure action could employ consecutive motions to open the judgment in tandem with Practice Book §§ 61-11 and 61-14 ‘to create almost the perfect perpetual motion machine.’...”

Practice Book § 61-11 was amended effective October 1, 2013, however, to address this problem by the addition of subsections (g) and (h). Practice Book § 61-11(g) applies in this appeal and provides in relevant part: ‘In any action for foreclosure in which the owner of the equity has filed, and the court has denied, at least two prior motions to open or other similar motion, no automatic stay shall arise upon the court's denial of any subsequent contested motion by that party, unless the party certifies under oath, in an affidavit accompanying the motion, that the motion was filed for good cause arising after the court's ruling on the party's most recent motion....’

The defendant's third motion to open, filed on November 16, 2015, did not have an accompanying affidavit, and, thus, the motion did not meet the requirement contained in § 61-11(g) to set forth a good cause that arose after the court's ruling on the defendant's most recent motion. As was the case with the prior two motions, the defendant's third motion to open sought an extension of the law day as he and Cielo Christiansen pursued alternatives to foreclosure. Under § 61-11(g), the denial of that motion to open on November 30, 2015, did not create an automatic appellate stay. Because the defendant failed to exercise his right of redemption on his law day, title to the property vested in the plaintiff after the close of business on December 1, 2015.

This appeal is moot, because, upon the vesting of title to the property, there is no longer any relief that this court can afford the defendant from the denial of his third motion to open the judgment.”

- [U.S. Bank, N.A., Trustee v. Anna Morawska et al.](#), 165 Conn. App. 421, 425, 139 A.3d 747 (2016). “**This court** reviews mortgage foreclosure appeals under the abuse of discretion standard. . . . A foreclosure action is an equitable proceeding. . . . The determination of what equity requires is a matter for the discretion of the trial court. . . . In determining whether the trial court has abused its discretion, we must make every reasonable presumption in favor of the correctness of its action. . . .

Our review of a trial court's exercise of the legal discretion vested in it is limited to the questions of whether the trial court correctly applied the law and could reasonably have reached the conclusion that it did." (Citations omitted; internal quotation marks omitted.) [Wells Fargo Bank, N.A. v. Khatun](#), 146 Conn. App. 618, 620, 78 A.3d 222 (2013).

- [Citibank, N.A. v. Lindland](#), 310 Conn. 147, 150, 75 A.3d 651 (2013). "The principal issue in this certified appeal is whether the trial court had authority to open a judgment of foreclosure by sale and related supplemental judgments after title had passed to the purchaser when a series of errors by the court and the parties caused the purchaser to buy a property that, unbeknownst to him but actually known by the second mortgagee, was in fact subject to a first mortgage that was to be foreclosed shortly thereafter. The defendant Robert Olsen, the purchaser, and the defendant 17 Ridge Road, LLC, a limited liability company in which Olsen has a 50 percent ownership interest, both of whom the trial court permitted to join this action, [1] claim that the Appellate Court incorrectly concluded that the trial court lacked authority to open the judgments under the unique circumstances of the case. The plaintiff, Citibank, N.A., as trustee of SACO 2007-2, maintains that the Appellate Court correctly concluded that the trial court lacked authority to open the judgment of foreclosure and the supplemental judgments because title had vested in the purchaser. We reverse in part the judgment of the Appellate Court."
- [MCC Funding, LLC v. Beverly Hills Suites](#), 137 Conn. App. 77, 80, 46 A.3d 1015 (2012). "[O]nce an appeal is taken, a stay is automatically imposed on the foreclosure action. See Practice Book § 61-11. Whether the appeal is dismissed or remanded to the trial court, the trial court will necessarily have to set new law days. One of the distinguishing features of a defendant's appeal from a judgment of strict foreclosure is that a remand to the trial court is almost always required, even if the appeal resulted in a finding of no error in entry of the original judgment. Since the taking of an appeal stays the passing of the law days, once the appeal is concluded the trial court must once again act on the case and set new law days. D. Caron, Connecticut Foreclosures (2d Ed.1989) § 17.03.' (Internal quotation marks omitted.) [L & R Realty v. Connecticut National Bank](#), 53 Conn.App. 524, 548-49, 732 A.2d 181, cert. denied, 250 Conn. 901, 734 A.2d 984 (1999)."
- [U.S. Bank National Association v. Jaquessa](#), 132 Conn. App. 812, 814, 34 A.3d 1005 (2012). "It is fundamental that claims of error must be distinctly raised and decided in the trial court . . . Practice Book § 60-5 provides in relevant part that our appellate courts 'shall not be bound

to consider a claim unless it was distinctly raised at the trial....' . . . **As our Supreme Court has explained, '[t]he reason for the rule is obvious: to permit a party to raise a claim on appeal that has not been raised at trial—after it is too late for the trial court or the opposing party to address the claim—would encourage trial by ambushade, which is unfair to both the trial court and the opposing party.'** (Internal quotation marks omitted.) [State v. Dalzell](#), 282 Conn. 709, 720, 924 A.2d 809 (2007)."

- [City of New Haven v. God's Corner Church, Inc.](#), 108 Conn. App. 134, 948 A.2d 1035 (2008). "With these legal principles in mind, we conclude that a judgment of foreclosure does not call in whole or in part for the payment of a sum of money but, rather, it calls for the vesting and divesting of title to real property. Accordingly, a judgment of foreclosure by sale is not a money judgment within the meaning of § 52-350a(13). See [Stein v. Hillebrand](#), 240 Conn. 35, 44, 688 A.2d 1317 (1997) (mortgagee does not have to obtain "money judgment" but could instead institute foreclosure proceedings on property); see also [Cooke v. Cooke](#), 99 Conn. App. 347, 352, 913 A.2d 480 (2007) (marital dissolution judgment that did not order party to pay certain sum for child's educational expenses cannot fairly be characterized as money judgment); [Amresco New England II, L.P. v. Colossale](#), 63 Conn. App. 49, 55, 774 A.2d 1083 (2001) (because foreclosure is peculiarly equitable action, court may entertain such questions as necessary in order that complete justice may be done). Because a judgment of foreclosure by sale is not a money judgment under § 52-350a(13), the proceedings following a judgment of foreclosure by sale are not postjudgment proceedings for purposes of § 52-350a(15). In turn, § 52-350d, which applies only to postjudgment proceedings as defined by § 52-350a(15), does not limit the court's jurisdiction to address a party's claims after a property has been redeemed following a judgment of foreclosure by sale. Thus, we conclude that § 52-350d did not revoke the court's jurisdiction to reach the merits of the defendant's motion to determine the debt, and the court improperly dismissed the defendant's motion on that basis."
- [Franklin Credit Management Corp. v. Nicholas](#), 73 Conn. App. 830, 838, 812 A.2d 51 (2002). "**Mortgage foreclosure appeals are reviewed under an abuse of discretion standard.**"
- [Thompson v. Orcutt](#), 257 Conn. 301, 316, 777 A.2d 670 (2001). "**In this case, the plaintiffs fraud in bankruptcy court allowed him to retain an interest in the Thompson mortgage. If the plaintiff had not lied to the bankruptcy trustee and had not withheld the information that the Northeast lien had been paid but not released, the**

Thompson mortgage would have been liquidated as an asset of the bankruptcy estate and administered accordingly. The plaintiffs entire cause of action to foreclose the mortgage in this case is premised on that fraud. Although the Appellate Court reasoned that, were there any equity in the property, the bankruptcy trustee 'could petition the bankruptcy court to exercise its powers to open the bankruptcy case'; [Thompson v. Orcutt](#), supra, 59 Conn. App. 206 n.8; and the plaintiff emphasizes that the trustee has taken no such action, it is doubtful whether the trustee could achieve any practical benefit from petitioning the bankruptcy court to open the case. It is equally clear that fraudulent conduct in bankruptcy cases violates the policy of the federal government, which is vested with plenary authority over bankruptcy matters. Indeed, fraudulent conduct in any proceeding arising under the Bankruptcy Code is punishable by a term of imprisonment of up to five years. 18 U.S.C. § 157. If this court were to allow the relief sought by the plaintiff in this case, we, in effect, would be condoning that very fraud. See [Pappas v. Pappas](#), supra, 164 Conn. 247. Accordingly, we conclude that the Appellate Court improperly reversed the trial court's application of the doctrine of unclean hands, on public policy grounds, to bar the plaintiff from maintaining this foreclosure action."

- [Continental Capital Corp. v. Lazarte](#), 57 Conn. App. 271, 274, 749 A.2d 646 (2000). "A party may not effectively be deprived of the right to appeal within the twenty days by having the law day pass within that time, thereby causing a loss of the right of redemption. The defendant's motion, therefore, cannot be deemed to be untimely filed under these circumstances; she must be afforded due process in the form of a hearing and a determination on the merits of her motion to open."

WEST KEY NUMBERS:

- *Mortgages and Deeds of Trust*
XIII. Foreclosure
(N) Appellate Review
2193. Decisions reviewable
2196. Right of review; standing; parties
2197. Preservation or presentation of error in lower court; plain or fundamental error
2198. Taking and perfecting appeal
2203. Effect of appeal
2211. Scope and mode of review
2218. Determination and disposition

ENCYCLOPEDIAS:

- 55 *Am. Jur. 2d* Mortgages, Thomson West, 2020 (Also available on Westlaw).
IX. Remedies Upon Default; Rights of Purchaser and Mortgagor
H. Mortgagor's Right to Redeem from Sale
4. Time for redemption

Encyclopedias and ALRs are available in print at some law library locations and accessible online at all law library locations.

Online databases are available for in-library use. Remote access is not available.

TEXTS & TREATISES:

Each of our law libraries own the Connecticut treatises cited. You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the other treatises cited or to search for more treatises.

References to online databases refer to in-library use of these databases. Remote access is not available.

§ 767. Effect of appeal on time for redemption of mortgage in foreclosure

- 59A *C.J.S. Mortgages*, Thomson West, 2019 (Also available on Westlaw).
 - XXIII. Foreclosure by Action
 - M. Trial, Judgment, and Review
 - 3. Appellate Review of Judgment or Decree of Foreclosure
 - a. General considerations
 - §§ 1078-1084
 - b. Scope and mode of review of judgment or decree of foreclosure
 - §§ 1085-1088. Appellate Review
- James L. Isham, Annotation, *Constitutionality, construction, and application of statute as to effect of taking appeal, or staying execution, on right to redeem from execution or judicial sale*, 44 *ALR 4th* 1229, Thomson West, 1986. (Also available on Westlaw.)
- 2 *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 12th ed., by Denis R. Caron and Geoffrey K. Milne, 2022, Connecticut Law Tribune.
 - Chapter 20. Appeals
 - § 20-1. Introduction
 - § 20-1: 1. Noncompliance with Practice Book Notice Requirements Does Not Stay Appeal Period
 - § 20-1: 2. Nunc Pro Tunc Dismissal Not Available
 - § 20-1: 3. No Automatic Stay in Late Appeal
 - § 20-1: 4. Appeal from Counterclaim Does Not Stay Judgment on Complaint
 - § 20-1: 5. Consequences of Failure to Adhere to Stay Provisions
 - § 20-1: 6. Effect of New Judgment Entered During Pendency of Appeal
 - § 20-2. The Finality Test
 - § 20-2: 1. Advisory Opinions
 - § 20-3. Strict Foreclosure
 - § 20-3: 1. Mootness Issue Resolved
 - § 20-4. Foreclosure by Sale
 - § 20-4: 1. Judgment of Foreclosure by Sale
 - § 20-4: 2. Approval of Sale
 - § 20-4: 3. Supplemental Judgment
 - § 20-4: 3.1. Determination of Priorities Not Directly Appealable
 - § 20-5. Appointment of Receiver of Rents
 - § 20-5: 1. **Order for Disbursement of Receiver's Funds**
 - § 20-6. Motion to Open Judgment
 - § 20-6: 1. Scope of Issues Properly Appealed From

§ 20-6: 2. New Practice Book Rule
§ 20-6: 3. Non-Compliance with Practice Book
Default Rules
§ 20-6: 4. Effect of Tardy Return of Appraisal
§ 20-6: 5. The *Homes of Westport* Dilemma
§ 20-6: 6. Terminating Stay Following Denial of
Motion to Open Judgment

§ 20-7. Appeal by Committee

§ 20-8. Appeal of Order Granting Application for
Protection From Foreclosure

§ 20-9. Appeal by Property Owner of Interlocutory
Order

§ 20-10. Motion to Strike

§ 20-11. Motion for Summary Judgment

§ 20-12. Execution of Ejectment

§ 20-13. Motion to Intervene

§ 20-14. Order to Pay Taxes During Appeal

§ 20-15. Appeal from Denial of Motion to Reargue

§ 20-16. Adequate Record for Appellate Review:
Subject Matter Jurisdiction

§ 20-17. Motion to Dismiss for Failure to Make a
Prima Facie Case

§ 20-18. Challenging Pleading Deficiencies on
Appeal

- ***Connecticut Lawyers' Deskbook: A Reference Manual***,
Connecticut Bar Association, 3rd ed., 2008.
Chapter 17. Real Property Foreclosure in Connecticut
by Dennis P. Anderson, Denis R. Caron and Geoffrey
K. Milne
Extension of Law Day
4. Appeals, pp. 450 - 452

Table 1: Motions for Review or Articulation

Motions for Review or Articulation	
<p><u>Case Law:</u></p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Once you have identified useful cases, it is important to update the cases before you rely on them. Updating case law means checking to see if the cases are still good law. You can contact your local law librarian to learn about the tools available to you to update cases.</p> </div>	<p><u>Motion for Review</u></p> <ul style="list-style-type: none"> • U.S. Bank, National Assn. v. Fitzpatrick, 206 Conn. App. 509, 514, 260 A.3d 1240 (2021). “The defendant filed a timely appeal of the court’s order granting the motion to approve the sale, but he failed to file a motion for review of the order terminating the appellate stay. ‘Practice Book § 61-14 provides that the sole remedy for review of a court’s granting of a motion to terminate a stay of execution is to file a motion for review. Under this section, the court’s order granting the motion to terminate the stay is stayed for ten days from the issuance of the order to permit a party to file a motion for review. The [defendant], therefore, had ten days from the court’s ... ruling in which to file a motion for review.’ (Footnote in original.) Lucas v. Deutsche Bank National Trust Co., 103 Conn. App. 762, 767-68, 931 A.2d 378, cert. denied, 284 Conn. 934, 935 A.2d 151 (2007). <p>Because the defendant failed to file a motion for review, the judicial sale became final. The defendant’s right of redemption was extinguished as soon as the ten day period expired. Thus, title passed to the plaintiff on June 5, 2020, when the committee filed the deed of sale with the court. Accordingly, this appeal is moot, and we therefore do not reach the defendant’s arguments on their merits.”</p> <p><u>Motion for Articulation</u></p> <ul style="list-style-type: none"> • Bank of N.Y. Mellon v. Horsey, 182 Conn. App. 417, 430, 190 A.3d 105 (2018). “It is the appellant’s burden to provide this court with an adequate record for review of all claims raised on appeal. Practice Book § 61-10 (a). In a situation in which the court has not set forth the factual and legal basis for a discretionary ruling, and the appellant has failed to seek an articulation in accordance with Practice Book § 66-5, we must presume that the court acted correctly and can only conclude that there has been an abuse of discretion if such abuse is apparent on the face of the record before us.”

Section 5: Execution of Ejectment

A Guide to Resources in the Law Library

SCOPE:

Bibliographic resources relating to an execution of ejectment in mortgage foreclosure actions.

DEFINITIONS:

- **“In any action brought for the foreclosure of a mortgage or lien upon land, or for any equitable relief in relation to land, the plaintiff may, in his complaint, demand possession of the land, and the court may, if it renders judgment in his favor and finds that he is entitled to the possession of the land, issue execution of ejectment, commanding the officer to eject the person or persons in possession of the land and to put in possession thereof the plaintiff or the party to the foreclosure entitled to the possession by the provisions of the decree of said court, provided no execution shall issue against any person in possession who is not a party to the action except a transferee or lienor who is bound by the judgment by virtue of a lis pendens. The officer shall eject the person or persons in possession and may remove such person’s possessions and personal effects and deliver such possessions and effects to the place of storage designated by the chief executive officer of the town for such purposes.”** Conn. Gen. Stat. [§ 49-22\(a\)](#) (2021).
- “Unless otherwise ordered by the judicial authority at the time it renders the judgment of strict foreclosure, the following provisions shall be deemed to be part of every such judgment: ... (2) That the defendants, and all persons claiming possession of the premises through any of the defendants under any conveyance or instrument executed or recorded subsequent to the date of the lis pendens or whose interest shall have been thereafter obtained by descent or otherwise, deliver up possession of the premises to the plaintiff or the defendant redeeming in accordance with this decree, with stay of execution of ejectment in favor of the redeeming defendant until one day after the time herein limited to redeem, and if all parties fail to redeem, then until the day following the last **assigned law day.**” Conn. Practice Book [§ 23-17\(b\)\(2\)](#) (2022).

STATUTES:

You can visit your local law library or search the most recent [statutes](#) and [public acts](#) on the Connecticut General Assembly website.

- Conn. Gen. Stat. (2021).
[Chapter 832](#). Summary Process
[Sec. 47a-23c](#). Prohibition on eviction of certain tenants except for good cause.
[Chapter 846](#). Mortgages
[§ 49-22](#). Execution of ejectment on foreclosure judgment. Disposition of property.
[§ 49-22a](#). Execution of ejectment on foreclosure judgment on mortgage guaranteed by **Administrator of Veterans’ Affairs**.

[§ 49-23](#). Ejectment by mortgagee barred by tender of debt and costs.

[§ 49-26](#). Conveyance; title of purchaser.

LEGISLATIVE:

[Office of Legislative Research](#) reports summarize and analyze the law in effect on the date of each **report's** publication. Current law may be different from what is discussed in the reports.

- George Coppolo, *Foreclosure and Ejectment*, Connecticut General Assembly. Office of Legislative Research Report, [2003-R-0813](#). (November 12, 2003).

COURT RULES:

Amendments to the Practice Book (Court Rules) are published in the [Connecticut Law Journal](#) and posted [online](#).

- Conn. Practice Book (2022).
[Chapter 23](#). Miscellaneous Remedies and Procedures
[§ 23-17](#). —Listing of Law Days.
[§ 23-17\(b\)\(2\)](#). "That the defendants, and all persons claiming possession of the premises through any of the defendants under any conveyance or instrument executed or recorded subsequent to the date of the lis pendens or whose interest shall have been thereafter obtained by descent or otherwise, deliver up possession of the premises to the plaintiff or the defendant redeeming in accordance with this decree, with stay of execution of ejectment in favor of the redeeming defendant until one day after the time herein limited to redeem, and if all parties fail to redeem, then until the day following the last assigned law day."

PAMPHLETS:

- Connecticut Fair Housing Center, [Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners](#) (11th ed.).
Execution of ejectment, pp. [18](#), [33](#), [40](#)

COURT FORMS:

Official Judicial Branch forms are frequently updated. Please visit the [Official Court Webforms page](#) for the current forms.

- [JD-CV-30](#). Application and Execution for Ejectment, Mortgage Foreclosure (rev. 1/16)
- [JD-CV-101](#). Foreclosure, Motion For Possession (New 09/08)

FORMS:

- Connecticut Fair Housing Center, [Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners](#) (11th ed.).
[Form 12. Motion for Stay of Ejectment](#)

Case Law:

Once you have identified useful cases, it is important to update the cases before you rely on them. Updating case law means checking to see if the cases are still good law. You can [contact your local law librarian](#) to learn about the tools available to you to update cases.

- For summaries of recent CT Supreme and Appellate Court foreclosure cases, see our foreclosure section on our NewsLog at: <https://jud.ct.gov/LawLib/LawLibNews/Default.aspx?CatID=14>
- [Seminole Realty, LLC v. Sekretaev](#), 192 Conn. App. 405, 415, 218 A.3d 198 (2019). "The defendant claims that the court improperly overruled his objection to the execution of ejection, arguing that title did not pass to the plaintiff on August 16, 2018. In support of his claim, the defendant argues that (1) he did not voluntarily agree to the August 15, 2018 law day and (2) General Statutes § 49-15 (2) (b) automatically opened the judgment of strict foreclosure. Although we disagree with the defendant's claims that he did not agree to the August 15, 2018 law day and that § 49-15(b) automatically opened the judgment of strict foreclosure, we agree that title to the property did not vest in the plaintiff on August 16, 2018. The question at the heart of this appeal is the effect of the bankruptcy court's suspension of the plaintiff's in rem relief for sixty days. We conclude that the bankruptcy court's suspension of the plaintiff's in rem relief extended the law day for sixty days and, therefore, title vested in the plaintiff on October 16, 2018, due to the defendant's failure to redeem. See [Provident Bank v. Lewitt](#), 84 Conn. App. 204, 206–209, 852 A.2d 852, cert. denied, 271 Conn. 924, 859 A.2d 580 (2004); see also 11 U.S.C. § 108 (b). The trial court, therefore, did not abuse its discretion on November 28, 2018, by overruling the defendant's objection to the execution of ejection or by denying his emergency motion for a stay."
- [McLoughlin v. Martin](#), Superior Court, Judicial District of New Britain, No. HHB-CV13-6023306S (March 23, 2016) (62 Conn. L. Rptr. 72) (2016 WL 1371255) (2016 Conn. Super. LEXIS 533). "Whether a state marshal owes a fiduciary duty to a person subject to ejection appears to be one of first impression. Our Appellate Court has **recently held that**, 'under Connecticut law, municipal officers ... do not owe a fiduciary duty to the public whom they serve except as may be imposed by statute under **specific circumstances.**' [Candlewood Hills Tax District v. Medina](#), 143 Conn.App. 230, 245, 74 A.3d 421, cert. denied, 310 Conn. 929, 78 A.3d 856 (2013). As, arguably, a state officer is entitled to greater immunity **than a municipal officer, the court's holding appears** applicable to a state marshal as well. Therefore, Martin, as a state marshal, does not owe a general duty to a member of the public, such as McLoughlin.

Nevertheless, § 49-22 and the order of ejection both impose a fiduciary duty under specific circumstances. In this case, once Martin has exercised his discretion to store

McLoughlin's property in a designated facility, he has assumed a duty to McLoughlin."

- [Housing Development Fund, Inc. v. Burke Real Estate Management, LLC, et al.](#), 155 Conn. App. 451, 461, 109 A.3d 1003 (2015). "In [Tappin v. Homecomings Financial Network, Inc.](#), 265 Conn. 741, 753, 830 A.2d 711 (2003), our Supreme Court observed that the title to property and possession of that property are separate questions and that title to property may be obtained via a foreclosure action without acquiring the right to possession. A foreclosing mortgagee has two options to obtain possession of the property from a tenant: the mortgagee may name the tenant as a party in the foreclosure action and obtain a judgment of ejectment; or, the mortgagee separately may pursue a summary process action after obtaining title. [Federal Home Loan Mortgage Corp. v. Van Sickle](#), 52 Conn. App. 37, 42-43, 726 A.2d 600 (1999); see also [Tappin v. Homecomings Financial Network, Inc.](#), supra, 759.

The tenants are not necessary parties to this foreclosure action. The plaintiff did not name the tenants as defendants. As a result, the tenants were not subject to a judgment of ejectment. The only issues in the foreclosure action pertained to the note, the default by Burke, LLC, and the determination of legal title to the property. The matter of possession of the apartments was not before the court. Accordingly, the appearance of the tenants was not needed to assure a fair and equitable trial, and the court could render a complete and final judgment without the tenant's participation. We conclude, therefore, that the court did not abuse its discretion in denying JRS' motion to cite in."

- [University Towers Owners Corp. v. Gursev](#), Superior Court, Judicial District of New Haven at New Haven, No. NNH-CV13-6043383-S (October 21, 2014) (59 Conn. L. Rptr. 143) (2014 WL 6462229) (2014 Conn. Super. Lexis 2548). "**Once the sale becomes complete and absolute—**once it is judicially approved—it becomes subject to enforcement in all respects. This means that upon approval, after the appeal period has lapsed, a court may issue orders necessary to compel payment and effectuate the conveyance of title and possession . . .

The statutory scheme confers to the court symmetrical authority over the new owner and the former owner. The purchaser can, if necessary, be forced to complete the acquisition, while the former owner can be forced to relinquish possession after the foreclosure sale has been ratified and the appeal period has expired. This latter process is carried out, if necessary, by execution of

ejection under Section 49-26. It is justified because, once the sale is ratified, the previous owner no longer has right, title or interest in the foreclosed property.”

“In addition to judicial approval of the sale and the running of the appeal period, there is another prerequisite to issuance of an execution of ejection: an order of possession. See 1 Denis R. Caron and Geoffrey K. Milne, *Connecticut Foreclosures*, §7-18, at 416-17 (2011). The authority conferred by Section 47-26 to order possession at the time of approval of the sale is not self-executing, **and does not occur as an automatic or incidental consequence of approval.**’ *Id.* at 417.” (p. 144)

- [Wachovia Bank v. Hennessey](#), Superior Court, Judicial District of Hartford at Hartford, No. CV 05-4016481 (October 25, 2007) (44 Conn. L. Rptr. 420) (2007 WL 4105504) (2007 Conn. Super. Lexis 2891). “In [Tappin v. Homecomings Financial Network, Inc.](#), 265 Conn. 741 (2003), the Supreme Court explored the legislative history of §49-22(a) and determined that ‘person’ in that statute was intended to refer to a tenant. . . . The settled common law of other states is that a family member of a mortgagor foreclosed upon does not have to be named as a party in the foreclosure action to have an execution of ejection issued. As noted in 58 ALR 2d (701, 773), ‘**Apart from situations in which the wife claims an interest in real property in her own right, it has been generally held that she may be dispossessed under execution of a judgment rendered against the husband in an action for recovery of the property, although she was not a party to that proceeding.**’ . . . The reason for the rule is that the wife’s possession is in privity with that of the husband’s and does not arise independent of his. In contrast, tenants have a separate, legal right of possession. . . . But members of the family of the mortgagor, servants and guests live in the house by leave of the homeowner and they lose their right of occupancy when the homeowner-**mortgagor loses his.**” (p. 421)
- [Tappin v. Homecomings Financial Network, Inc.](#), 265 Conn. 741, 743, 830 A.2d 711 (2003). “The principal issue raised by this writ of error is whether a party who has acquired title to a property through a foreclosure action can eject a tenant who took possession after the lis pendens was filed, when the tenant was not joined as a party to the foreclosure action pursuant to General Statutes § 49-22(a).

The plaintiff claims that § 49-22(a) prohibits the issuance of an execution of ejection against a tenant who was not named as a party to the foreclosure action. We agree **with the plaintiff.**” (p. 753)

- [First Federal Bank, FSB v. Whitney Development Corporation et al.](#), 237 Conn. 679, 680, 677 A.2d 1363 (1996). "This appeal requires us to decide whether General Statutes § 47a-23c, which protects certain classes of tenants from dispossession, limits the right of a mortgagee after foreclosure to obtain, pursuant to General Statutes § 49-22, an execution of a judgment of ejectment against a protected tenant. The trial court rendered a judgment of strict foreclosure against the defendants, including the tenant in possession of the mortgaged property, Carmel Sullivan, and in favor of the substitute plaintiff, Berkeley Federal Bank and Trust, FSB (Berkeley). Subsequently, the trial court issued an execution of a judgment of ejectment against Sullivan, but stayed execution of the judgment pending appeal. Sullivan appealed from the judgment of the trial court to the Appellate Court, and we transferred the appeal to this court pursuant to Practice Book § 4023 and General Statutes § 51-199 (c). We reverse the judgment of the trial court."

WEST KEY
NUMBERS:

- *Mortgages and Deeds of Trust*
XIII. Foreclosure
(H) Title and Rights of Purchaser
2052. Possession and recovery thereof
2055. Remedies and Proceedings
(2) Ejectment

TEXTS &
TREATISES:

Each of our law libraries own the Connecticut treatises cited. You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the other treatises cited or to search for more treatises.

References to online databases refer to in-library use of these databases. Remote access is not available.

- 1 *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 12th ed., by Denis R. Caron and Geoffrey K. Milne, 2022, Connecticut Law Tribune.
Chapter 10. Post-Judgment Proceedings
§ 10-4. The Execution of Ejectment
§ 10-4: 1. Protecting Tenants at Foreclosure Act of 2009
§ 10-4: 1.1. The Notice Requirement
§ 10-4: 1.2. When Can the Notice be Sent?
§ 10-4: 1.3. Special Provisions Relating to Section 8 Tenants
§ 10-4: 1.4. State Law Now Parrots the Federal Act
§ 10-4: 1.4a. Areas of Divergence from the Federal Act
§ 10-4: 1.4a1. Sunsetting Provisions
§ 10-4: 1.4a2. The Qualifying Tenant Requirements
§ 10-4: 2. Stay of Execution of Ejectment for Residential Tenants
§ 10-4: 3. "Protected" Tenants Under Eviction Law
§ 10-4: 4. Veterans' Administration Guaranteed Mortgages
§ 10-4: 5. When Ejectment Barred
§ 10-4: 6. Cash for Keys

§ 10-4:7. Post-Foreclosure Disposition of
Owner's Personalty

§ 10-4:7.1. Entry and Detainer

- **2 *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure***, 11th ed., by Denis R. Caron and Geoffrey K. Milne, 2021, Connecticut Law Tribune.
Chapter 20. Appeals
§ 20-12. Execution of ejection
- ***Connecticut Lawyers' Deskbook: A Reference Manual***, Connecticut Bar Association, 3rd ed., 2008.
Chapter 17. Real Property Foreclosure in Connecticut
by Dennis P. Anderson, Denis R. Caron and Geoffrey K. Milne
Some Common Problems
Obtaining possession for the purchaser, pp. 440
- 441
Extension of Law Day
3.Obtaining possession, p. 450
- **3 *Connecticut Practice Series: Civil Practice Forms***, 4th ed., by Joel M. Kaye, et al., Thomson West, 2004, with 2021 supplement (Also available on Westlaw).
Authors' Commentary for Form 707.7-A (JD-CV-30)
- ***Home Foreclosures***, 1st ed., by Geoff Walsh et al., National Consumer Law Center, 2019.
Chapter 10. Issues Arising After a Foreclosure Sale
§ 10.9 Former Owners in Possession of Property Following Foreclosure

Section 6: Tenant Issues

A Guide to Resources in the Law Library

SCOPE:

Bibliographic resources relating to tenant issues in foreclosure.

DEFINITIONS:

- “(a) For purposes of this section: **(1) ‘Bona fide tenant’** means a tenant who (A) is not the mortgagor or owner of the property, and (B) entered into the rental agreement in an arms-length transaction; and **(2) ‘Premises’, ‘rental agreement’ and ‘tenant’** have the same meanings as provided in section 47a-1.
(b) Whenever a mortgage or lien of residential real property has been foreclosed and there is a bona fide tenant in possession on the date absolute title to the property vests in the mortgagee, lienholder or successor in interest, any execution of ejectment issued pursuant to section 49-22 against such tenant shall be stayed and no summary process action pursuant to chapter 832 or other action to dispossess such tenant shall be commenced until (1) in the case of a written rental agreement entered into more than sixty days before the commencement of the foreclosure action, the expiration date contained in such rental agreement or sixty days after the date absolute title vests in the mortgagee, lienholder or successor in interest, whichever occurs first, or (2) in the case of a rental agreement other than one described in subdivision (1) of this subsection, thirty days after the date absolute title vests in the mortgagee, lienholder or successor in interest, except that a summary process action or other action to dispossess such tenant may be commenced prior to such date for a reason set forth in section 47a-23 or 47a-31 other than for the reason that the tenant no longer has the right or privilege to occupy the premises as a result of **such judgment of foreclosure.**” Conn. Gen. Stat. [§ 47a-20e](#) (2021). [Emphasis added.]
- “Upon the foreclosure of a mortgage or lien of residential real property, any money or other valuable consideration offered by a mortgagee, lienholder or other successor in interest to a tenant in possession as an incentive to vacate the premises shall be at least equal in amount or value to the greater of (1) the security deposit and interest that would be due such tenant pursuant to chapter 831 upon the termination of the tenancy plus any such security deposit and interest, (2) **two months’ rent, or (3) two thousand dollars. No mortgagee, lienholder or other successor in interest may require a tenant in possession, as a condition of the receipt of such money or other valuable consideration, to waive or forfeit any rights or remedies such tenant may have under law against such mortgagee, lienholder or successor in interest other than the right to bring an action to reclaim the security deposit and interest that would be due such tenant.**” Conn. Gen. Stat. [§ 47a-20f](#) (2021).

- “(a) In the case of any foreclosure on a federally-related mortgage loan or on any dwelling or residential real property that has a return date on or after July 13, 2011, any immediate successor in interest in such property pursuant to the foreclosure shall assume such interest subject to (1) the provision, by such successor in interest, of a notice to vacate to any bona fide tenant not less than ninety days before the effective date of such notice; and (2) the rights of any bona fide tenant, as of the date absolute title vests in such successor in interest (A) under any bona fide lease entered into before such date to occupy the premises until the end of the remaining term of the lease, except that a successor in interest may terminate a lease effective on the date of sale of the unit to a purchaser who will occupy the unit as a primary residence, subject to the receipt by the tenant of the ninety-day notice under subdivision (1) of this subsection; or (B) without a lease or with a lease terminable at will under state law, subject to the receipt by the tenant of the ninety-day notice under subdivision (1) of this subsection, except that nothing under this section shall affect the requirements for termination of any federally subsidized or state-subsidized tenancy or of any state or local law that provides longer time periods or other additional protections for tenants.

(b) For purposes of this section, a lease or tenancy shall be considered bona fide only if (1) the mortgagor or the child, spouse, or parent of the mortgagor under the contract is not the tenant, (2) the lease or tenancy was the result of an arms-length transaction, and (3) the lease or tenancy requires the receipt of rent that is not substantially less than fair market rent for the property or the unit's rent is reduced or subsidized due to a federal, state or local subsidy.

(c) For purposes of this section, the term “federally-related mortgage loan” has the same meaning as in 12 USC 2602(1), the Real Estate Settlement Procedures Act of 1974. For purposes of this section, the date of a notice of foreclosure shall be deemed to be the date on which complete title to a property is transferred to a successor entity or person as a result of an order of a court or pursuant to provisions in a mortgage, deed of trust or security deed.” Conn. Gen. Stat. [§ 49-31p](#) (2021).

- “(a) In the case of an owner who is an immediate successor in interest pursuant to foreclosure during the term of a lease, vacating the property prior to sale shall not constitute other good cause for terminating the lease of a tenant who is a recipient of assistance under 42 USC 1437f(o), the federal Housing Choice Voucher Program, except that the owner may terminate the tenancy effective on the date of transfer of the unit to the owner if the owner (1) will occupy the unit as a primary residence, and (2) has provided the tenant a notice to vacate at least ninety days before the effective date of such notice.

(b) In the case of any foreclosure on any federally-related mortgage loan, as that term is defined in 12 USC 2602(1), the Real Estate Settlement Procedures Act of 1974, or on any residential real property in which a recipient of assistance under 42 USC 1437(o), the federal Housing Choice Voucher Program, resides, the immediate successor in interest in such property pursuant to the foreclosure shall assume such interest subject to the lease between the prior owner and the tenant and to the housing assistance payments contract between the prior owner and the public housing agency for the occupied unit, except that this provision and the provisions related to foreclosure in subsection (a) of this section shall not affect any state or local law that provides longer time periods or other additional protections for tenants." Conn. Gen. Stat. [§ 49-31g](#) (2021).

Collection of rental payments without legal title. "Any previous mortgagor of real property against whom a final judgment of foreclosure has been entered, who continues to collect rental payments on such property after passage of such mortgagor's law day, and who has no legal right to do so, shall be subject to the penalties for larceny under sections 53a-122 to 53a-125b, inclusive, depending on the amount involved." Conn. Gen. Stat. [§ 49-17a](#). (2021)

STATUTES:

You can visit your local law library or search the most recent [statutes](#) and [public acts](#) on the Connecticut General Assembly website to confirm that you are using the most up-to-date statutes.

- Conn. Gen. Stat. (2022 Supplement)
[Chapter 831](#). Security Deposits
[§ 47a-21](#). Security Deposits
- Conn. Gen. Stat. (2021).
[Chapter 830](#). Rights and Responsibilities of Landlord and Tenant
[§ 47a-20e](#). Protection of tenant in foreclosed property.
[§ 47a-20f](#). Offer of incentive to tenant in foreclosed property to vacate.
[Chapter 832](#). Summary Process
[Sec. 47a-23c](#). Prohibition on eviction of certain tenants except for good cause.
[Chapter 846](#). Mortgages
[§ 49-17a](#). Collection of rental payments without legal title.
[§ 49-31p](#). Successor in interest in foreclosed property secured by federally-related mortgage loan. Assumption of interest limited. Definitions.
[§ 49-31q](#). Successor in interest in foreclosed property. Termination of tenant lease and assumption of interest subject to tenant lease.
[Chapter 952](#). Penal Code: Offenses
[§ 53a-122. Larceny in the first degree: Class B felony.](#)
[§ 53a-123. Larceny in the second degree: Class C felony.](#)

[§ 53a-124. Larceny in the third degree: Class D felony.](#)

[§ 53a-125. Larceny in the fourth degree: Class A misdemeanor.](#)

[§ 53a-125a. Larceny in the fifth degree: Class B misdemeanor.](#)

[§ 53a-125b. Larceny in the sixth degree: Class C misdemeanor.](#)

- United States Code (2018).
[12 USC § 2602](#)(1) Definitions.
[42 USC § 1437f](#): Low-income housing assistance
See 42 USC § 1437f(o)(7)

LEGISLATIVE:

[Office of Legislative Research](#) reports summarize and analyze the law in effect on the date of each **report's** publication.

- Shaun McGann, Legislative Analyst II, *Foreclosure Notification Requirements Applicable to Connecticut Landlords*, Connecticut General Assembly. Office of Legislative Research Report, [2020-R-0219](#). (September 2, 2020).

PAMPHLETS:

- Connecticut Network for Legal Aid, [A Renter's Rights During and After Foreclosure](#) (Nov. 2020).
- Connecticut Department of Banking, [Rights and Responsibilities of Landlords and Tenants in Foreclosed Properties](#).
- Legal Assistance Resource Center of Connecticut, [Tenants in Foreclosed Properties: Complying with Tenant Protections in Connecticut "Best Practices" for Owners Taking Title after Foreclosure, Mortgage Loan Servicers and their Property Management Agents](#) (April 2011).

Case Law:

Once you have identified useful cases, it is important to update the cases before you rely on them. Updating case law means checking to see if the cases are still good law. You can [contact your local law librarian](#) to learn about the tools available to you to update cases.

- For summaries of recent CT Supreme and Appellate Court foreclosure cases, see our foreclosure section on our NewsLog at:
<https://jud.ct.gov/LawLib/LawLibNews/Default.aspx?CatID=14>
- [Nutmeg Fin. Holdings, LLC v. 249 River St., LLC](#), Superior Court, Judicial District of Waterbury, No. UWYCV186039241 (Sept. 11, 2018) (67 Conn. L. Rpr. 117) (2018 WL 4656028) (2018 Conn. Super. Lexis 2250). **"The second issue presented to the court is whether the ninety-day notice is required if the defendants are no longer bona fide tenants at the time the foreclosing plaintiff takes title. The court answers this question in the negative. The notice requirements of the PTFA and General Statutes § 49-31p only apply to bona fide tenants. In this regard, however, the court finds that Munoz and Acevedo were in default of their rental**

agreements at the time the plaintiff took title pursuant to the judgment of strict foreclosure on July 26, 2018, and, thus, were not bona fide tenants.

- [Federal National Mortgage Association v. Richard Farina et al.](#), 182 Conn. App. 844, 846, 191 A.3d 206 (2018). “In this summary process action, the plaintiff, Federal National Mortgage Association, appeals from the judgment of dismissal in favor of the defendant Richard Farina. On appeal, the plaintiff claims that the trial court improperly concluded that it lacked standing to bring the present action. The plaintiff contends that, pursuant to a judgment of strict foreclosure, title to the subject property vested absolutely in the plaintiff on April 25, 2016, and, therefore, as the owner of the property, it had standing to prosecute the summary process action. The defendant, by contrast, claims that title never passed to the plaintiff in the foreclosure action because an appellate stay was in effect that prevented the law days from passing and, thus, the defendant is still the title holder of the property. We agree with the plaintiff and reverse the judgment of the trial court.”

“On appeal, the plaintiff seeks reversal of the judgment dismissing this summary process action for the very reason that it successfully moved for dismissal of the final appeal of the foreclosure action. As we noted previously, we granted the plaintiff’s motion to dismiss the final appeal of the foreclosure action on July 20, 2016. By granting the plaintiff’s motion to dismiss, we decided that the appeal was moot because Practice Book § 61-11 (g) prevented the automatic stay from going into effect and, therefore, the law days passed and title of the property had vested with the plaintiff. The defendant did not file a petition for certification with our Supreme Court and thus, the judgment was final as to that action. On appeal, the defendant is essentially challenging the validity of the judgment in the prior proceeding.” (p. 852)

“The defendant’s position regarding the plaintiff’s standing is an impermissible collateral attack on the judgment in a prior proceeding, from which the defendant failed to file a petition for certification with our Supreme Court. In accordance with our decision granting the plaintiff’s motion to dismiss the final appeal of the foreclosure action, the underlying foreclosure action concluded with title vesting absolutely in the plaintiff on April 25, 2016. The plaintiff was entitled to rely on the finality of the underlying foreclosure action for its standing in the present summary process action. Thus, the court improperly granted the defendant’s motion to dismiss this summary process action for lack of standing.” (p. 854)

- [Housing Development Fund, Inc. v. Burke Real Estate Management, LLC, et al.](#), 155 Conn. App. 451, 461, 109 A.3d 1003 (2015). "Our Supreme Court has defined necessary parties as '[p]ersons having an interest in the controversy, and who ought to be made parties, in order that the court may act on that rule which requires it to decide on, and finally determine the entire controversy, and do complete justice, by adjusting all the rights involved in it. . . . [B]ut if their interests are separable from those of the parties before the court, so that the court can proceed to a decree, and do complete and final justice, without affecting other persons not before the court, the latter are not indispensable parties. . . . In short, a party is necessary if its presence is absolutely required in order to assure a fair and equitable trial.' (Citation omitted; internal quotation marks omitted.) [Biro v. Hill](#), 214 Conn. 1, 5-6, 570 A.2d 182 (1990); see also [Sturman v. Socha](#), 191 Conn. 1, 6-7, 463 A.2d 527 (1983). The question, therefore, is whether the trial court properly determined that it could do complete and final justice without the tenants being joined as parties.

In [Tappin v. Homecomings Financial Network, Inc.](#), 265 Conn. 741, 753, 830 A.2d 711 (2003), our Supreme Court observed that the title to property and possession of that property are separate questions and that title to property may be obtained via a foreclosure action without acquiring the right to possession. A foreclosing mortgagee has two options to obtain possession of the property from a tenant: the mortgagee may name the tenant as a party in the foreclosure action and obtain a judgment of ejectment; or, the mortgagee separately may pursue a summary process action after obtaining title. [Federal Home Loan Mortgage Corp. v. Van Sickle](#), 52 Conn. App. 37, 42-43, 726 A.2d 600 (1999); see also [Tappin v. Homecomings Financial Network, Inc.](#), supra, 759.

The tenants are not necessary parties to this foreclosure action. The plaintiff did not name the tenants as defendants. As a result, the tenants were not subject to a judgment of ejectment. The only issues in the foreclosure action pertained to the note, the default by Burke, LLC, and the determination of legal title to the property. The matter of possession of the apartments was not before the court. Accordingly, the appearance of the tenants was not needed to assure a fair and equitable trial, and the court could render a complete and final judgment without the tenant's participation. We conclude, therefore, that the court did not abuse its discretion in denying JRS' motion to cite in."

- [Customers Bank v. Boxer](#), 148 Conn. App. 479, 485, 84 A.3d 1256 (2014). "The PTFA does not define the term 'receipt of rent.' Nevertheless, we turn to our General

Statutes for guidance as the PTFA does not preempt state law with respect to the requirements of eviction proceedings . . . General Statutes § 47a-1 (h) defines **'rent' as 'all periodic payments to be made to the landlord under the rental agreement.'** . . . Accordingly, we consider a bona fide lease or tenancy for purposes of applying the PTFA in Connecticut to be a lease or tenancy that requires the receipt of periodic monetary payments or periodic payments of something of value, to the landlord in **satisfaction of the tenant's obligation,** 'that [are] not substantially less than fair market rent for the property or the unit's rent is reduced or subsidized due to a Federal, State or local **subsidy.'** (Emphasis added.) Pub. L. No. 111-22, § 702 (b). Applying the law to these facts, the defendant must establish that the oral agreement for repairs and improvements in lieu of rent required the receipt of periodic payments of something of value delivered to the prior owner in satisfaction of the **defendant's** obligation and that the value was reasonably commensurate with the fair market rent of the property. Failure to establish either of these elements renders the PTFA inapplicable."

- [Konover Residential Corp. v. Elazazy](#), 148 Conn. App. 470, 87 A.3d 1114 (2014). "Alleging that the plaintiff had failed to comply with the notice requirements of the federal Protecting Tenants at Foreclosure Act (act), the defendants filed **motions to dismiss the plaintiff's** summary process actions. In their consolidated appeal **from the court's** denial of these motions, the defendants renew their contention that the recent foreclosure of the mortgage on the underlying property of Eno Farms precludes their eviction from their apartments for any reason. Like the trial court, we are not persuaded . . . The record discloses no factual or legal relationship between the mortgage **foreclosure and the defendants'** failure to recertify their financial circumstances. Under the **defendants'** construction of the act, any tenant could invoke the fact of the mortgage foreclosure to justify noncompliance with any and all provisions of their individual leases, including, for example, the obligation to pay rent. We are not persuaded that Congress intended the act to have such far-**reaching consequences.**"
- [Tappin v. Homecomings Financial Network, Inc.](#), 265 Conn. 741, 753, 830 A.2d 711 (2003). "The plaintiff claims that § 49-22(a) prohibits the issuance of an execution of ejectment against a tenant who was not named as a party to the foreclosure action. We agree with the plaintiff.

In [Federal Home Loan Mortgage Corp. v. Van Sickle](#), 52 Conn. App. 37, 42, 726 A.2d 600 (1999), the Appellate **Court stated:** '[A] foreclosing mortgagee ... has two

options for obtaining possession of premises from a tenant. The mortgagee can name the tenant as a party in the foreclosure action and obtain a judgment of ejectment **pursuant to ... § 49-22**, or after obtaining title, the mortgagee can proceed with a summary process action pursuant to [General Statutes] § 47a-23.” (p. 759)

- [First Federal Bank, FSB v. Whitney Development Corporation et al.](#), 237 Conn. 679, 683, 677 A.2d 1363 (1996). “On appeal to this court, Sullivan claims that § 47a-23c applies to any proceeding to dispossess a protected tenant, including a proceeding for an execution of a judgment of ejectment after a judgment of strict foreclosure has been rendered. Berkeley claims, to the contrary, that the applicable statute is § 49-22, which authorizes an execution of a judgment of ejectment without regard to § 47a-23c, which, according to Berkeley, relates solely to summary process proceedings. We agree with Sullivan.

Resolution of the issue presented by this appeal requires a reconciliation of two statutes that lie at the conjunction of mortgage law and landlord tenant law. One statute confers rights upon a mortgagee and the other confers rights upon the mortgagor's tenants. In undertaking our analysis of the proper realm of each statute, we are ‘guided by well established principles of statutory construction. Statutory construction is a question of law and therefore our review is plenary.... [O]ur fundamental objective is to ascertain and give effect to the apparent intent of the legislature.... In seeking to discern that intent, we look to the words of the [statutes themselves], to the legislative history and circumstances surrounding [their] enactment, to the legislative policy [they were] designed to implement, and to [their] relationship to existing legislation and common law principles governing the same general subject matter[s].... [State v. Burns](#), 236 Conn. 18, 22-23, 670 A.2d 851 (1996); [HUD/Barbour-Waverly v. Wilson](#), 235 Conn. 650, 656, 668 A.2d 1309 (1995).’ (Internal quotation marks omitted.) [Herbert S. Newman & Partners v. CFC Construction Ltd. Partnership](#), 236 Conn. 750, 755-56, 674 A.2d 1313 (1996).

Our task of statutory construction is guided further by the **fact that ‘§ 47a-23c is a remedial statute intended to benefit elderly, blind and physically disabled tenants’.** [O'Brien Properties, Inc. v. Rodriguez](#), 215 Conn. 367, 373, 576 A.2d 469 (1990); see 23 H.R. Proc., Pt. 18, 1980 Sess., p. 5327, remarks of Representative Richard D. Tulisano; 23 S. Proc., Pt. 5, 1980 Sess., pp. 1393-94, remarks of Senator Clifton A. Leonhardt. As such, the **statute must be ‘construed liberally in favor of those whom the legislature intended to benefit’** in order to effect the legislative intent. [O'Brien Properties, Inc. v.](#)

Rodriguez, supra, 373; see Herbert S. Newman & Partners v. CFC Construction Ltd. Partnership, supra, 236 Conn. 757; [Kaufman v. Zoning Commission](#), 232 Conn. 122, 140, 653 A.2d 798 (1995).

Under the circumstances of this case, we must answer two questions. First, does the protection afforded to tenants by § 47a-23c have any applicability in the context of an action by a mortgagee under § 49-22 to obtain possession of the mortgaged premises after foreclosure? Second, if § 47a-23c is applicable, how are the terms of the two statutes to be reconciled? We conclude that both questions should be answered to afford Sullivan the rights conferred upon her by § 47a-23c.”

ENCYCLOPEDIAS:

Encyclopedias and ALRs are available in print at some law library locations and accessible online at all law library locations.

Online databases are available for in-library use. Remote access is not available.

- 55 *Am. Jur. 2d Mortgages*, Thomson West, 2020. (Also available on Westlaw).
 - IX. Remedies Upon Default; Rights of Purchaser and Mortgagor
 - G. Rights, Remedies, and Liabilities of Purchaser
 - 2. Title, Rights, and Liabilities
 - A. In general
 - Status and Rights Between Purchaser and Tenant or Lessee Following Foreclosure Sale
 - § 683.
 - 52B *C.J.S. Landlord & Tenant*, Thomson West, 2012. (Also available on Westlaw).
 - XII. Reentry and Recovery of Possession by Landlord
 - D. Suspension or Restriction of Remedies
 - 3. Persons within Statutes, Ordinances, or Regulations
 - d. Licensees, Mortgagors, and Tenants in Foreclosure
 - Tenants possessing foreclosed premises § 1606.
- John R. Higgitt, Annotation, *Construction and Application of Protecting Tenants at Foreclosure Act of 2009*, *Pub. L. 111-22, 123 Stat. 1660 (Note to 12 U.S.C.A. § 5220)*, 65 ALR Fed 2d 217, Thomson West, 2012. (Also available on Westlaw.)

TEXTS & TREATISES:

You can [contact](#) us or visit our [catalog](#) to determine which of our law libraries own the treatises cited.

References to online databases refer to in-library use of these databases.

- 1 *Connecticut Foreclosures: An Attorney's Manual of Practice and Procedure*, 11th ed., by Denis R. Caron and Geoffrey K. Milne, 2021, Connecticut Law Tribune.
 - Chapter 10. Post-Judgment Proceedings
 - § 10-4. The Execution of Ejectment
 - § 10-4:1. Protecting Tenants at Foreclosure Act of 2009
 - § 10-4:1.1. The Notice Requirement
 - § 10-4:1.2. When Can the Notice Be Sent?
 - § 10-4:1.3. Special Provisions Relating to Section 8 Tenants

- § 10-4:1.4. State Law Now Parrots the Federal Act
- § 10-4:1.4a. Areas of Divergence from the Federal Act
- § 10-4:1.4a1. Sunsetting Provisions
- § 10-4:1.4a2. The Qualifying Tenant Requirements
- § 10-4:2. Stay of Execution of Ejectment for Residential Tenants
- § 10-4:3. **"Protected" Tenants Under Eviction Law**
- § 10-4:4. **Veterans' Administration Guaranteed Mortgages**
- § 10-4:5. When Ejectment Barred
- § 10-4:6. Cash for Keys
- § 10-4:7. Post-Foreclosure Disposition of **Owner's** Personalty
- § 10-4:7.1 Entry and Detainer

- *Connecticut Landlord and Tenant Law with Forms*, 3rd ed., by Noble Allen, 2021, Connecticut Law Tribune.
 - Chapter 8. Summary Process—Statutory Notice to Quit
 - § 8-4. Notice to Quit—Statutory Grounds Dissected
 - § 8-4:13. Termination of Lease in Foreclosed Property
 - § 8-4:13.1 Connecticut Statute – Protection of Tenant in Foreclosed Property
 - § 8-4:13.2 Federal Statute

- *Home Foreclosures*, 1st ed., by Geoff Walsh et al., National Consumer Law Center, 2019.
 - Chapter 10. Issues Arising After a Foreclosure Sale
 - § 10.8. Rights of Tenants in Possession Following **Foreclosure on Their Landlord's Property**
 - § 10.8.1 Federal Protections
 - § 10.8.1.1 Overview
 - § 10.8.1.2 Fannie Mae and Freddie Mac Mortgages
 - § 10.8.1.3 FHA-Insured Mortgages
 - § 10.8.1.4 Section 8 Tenants
 - § 10.8.2 State Law
 - § 10.8.2.1 Overview
 - § **10.8.2.2 State "Good Cause" Eviction Statutes**
 - § 10.8.2.3 Other State Statutes Offer Protections to Tenants
 - § 10.8.2.3.1 In general
 - § 10.8.2.3.2 Notice requirements and lease protections
 - § 10.8.2.3.3 Notice to existing tenants of a pending foreclosure

- § 10.8.2.3.4 Disclosure of foreclosure to prospective tenants
- § 10.8.2.3.5 Utility shutoffs
- § 10.8.2.3.6 Security deposits
- § 10.8.2.3.7 Sealing eviction records
- § 10.8.2.3.8 Cash for keys
- § 10.8.2.4 Redemption or Purchase by Group of Tenants
- § 10.8.3 Rights of Tenants If Their Landlord Files Bankruptcy

LAW REVIEWS:

Public access to law review databases is available on-site at each of our [law libraries](#).

- Aleatra P. Williams, *Real Estate Market Meltdown, Foreclosures and Tenants' Rights*, 43 Indiana Law Review 1185 (2010).