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## Notice of auction of immovable property in bankruptcy proceedings

Public from: 06.09.2022

Public until: until the closure of the bankruptcy proceedings

Kersti Vilbo (national identification 47606165229) pankrotihaldur Hillar Villers publishes this announcement under [Section 136\(1\) of the bankruptcy Act \(PankrS\)](#) and [Section 153\(2\) of the enforcement Code \(TMS\)](#).

The bankruptcy trustee, in the public electronic auction, sell <https://www.oksjonikeskus.ee> in the auction environment of public bailiffs and the Chamber of Bank administrators assets in bankruptcy:

The insolvency administrator sells the following built-on immovable property (valid entries in the land register) in the bankruptcy estate of Kersti Vilbo in a public electronic auction organised by the <https://www.oksjonikeskus.ee/> in the auction environment of court enforcement officers and the Chamber of Bank administrators: Section I - Land Court of Tartu, Land Registry No 412031, cadastral title 66301:011:0100, residential property 100%, County of West Viru, City of Rakvere, Tööstuse tn 11. Section II - Kersti Vilbo (personal identification No 47606165229) Section III - entry 4. Bill of discharge 03.03.2022 by order No 2-22-1652 prohibited Kersti Vilbol (identification No 47606165229) from disposing of all the assets without the consent of the trustee in bankruptcy in favour of Hillar Villers (registration No 37009072224). 25.03.2022 entered at the request of the liquidator on 30.03.2022. Judge's assistant Ester Kärtner Section IV - entry 1. A mortgage in the amount of EUR 54 600,00 in favour of Luminor Bank AS (registry code 11315936). The individual owner of the property is obliged to submit to immediate enforcement in order to satisfy the claim secured by the mortgage. 2. entry. A mortgage in the amount of EUR 20 000,00 in favour of Hüpoteeklaen AS (registry code 11663703). The individual owner of the property is obliged to submit to immediate enforcement in order to satisfy the claim secured by the mortgage. 25.02.2019 entered in application for registration on 4.03.2019. Assistant judge Helle Eduvald. 3. entry. A mortgage in the amount of EUR 35 500,00 in favour of Aare Lannusalu (personal identification No 36610085230). The individual owner of the property is obliged to submit to immediate enforcement in order to satisfy the claim secured by the mortgage. 27.10.2021. entered on application for registration of 25.10.2021. Assistant judge Hele Olli. 4. entry. A mortgage in the amount of EUR 100 000,00 in favour OF THE OSAÜHING PEREARST SIRJE PUHASMÄGI (in liquidation) (registry code 10733519). The individual owner of the property is obliged to submit to immediate enforcement in order to satisfy the claim secured by the mortgage. The entry is placed after entry 3 in Section 4. 27.10.2021. entered on application for registration of 25.10.2021. Assistant judge Hele Olli. 5. entry. A judicial mortgage (Case number 1-21-6932) in the amount of EUR 96 428.00 in favour of the Republic of Estonia. Entered on 19.10.2021 by order of 2.11.2021. Mr. Siiri flight, judge's assistant. Other comments: When the immovable property is acquired, the entries on the write-off and mortgages shall be deleted. According to the register of buildings, the property is built (2 dwellings, cucumbers and laundry kitchens) and the buildings are in use. 2 addresses have been assigned - Tööstuse tn 11/1 and 11/2. A person wishing to participate in an auction can consult the building data and documents relating to the building at [www.ehr.ee](http://www.ehr.ee) in the register of buildings. When an immovable property forming part of the insolvency estate is auctioned, the rights encumbering the immovable property shall remain limited to those which are ranked above the first of those rights entered in the land register, with the result that a compulsory sale of the immovable property may be sought. The remaining rights encumbering the immovable property are deemed to be extinguished (paragraph 139(2) of the alus PankrS). Participation in the auction shall be deemed to have confirmed that the party to the auction has carried out a thorough review of the assets to be auctioned, to have recourse, where appropriate, to specialist advice in order to assess the condition of the assets to be auctioned, to have received a full overview of the state of the assets to be auctioned and to have been aware that the liquidator has ruled out liability for any defects,

including hidden ones, and that the party to the auction waives any claim for a reduction in the sale price or for damages and accepts the terms of the auction. Bids may only be made in an auction medium in accordance with the conditions indicated in the auction medium. The auction winner shall be the person who offers the highest purchase price for the asset. The liquidator shall be entitled to reject the tender submitted in the cases provided for in paragraph 89 of the Code of enforcement (TMS). The auction winner must pay the purchase price on the business day following the day on which the auction ends, as provided for in Section 93(3) of the TMS. If the purchase price exceeds EUR 12 700, 1/10 of the purchase price shall be paid immediately, the remaining price being paid within 15 days. If the buyer wishes to pay the purchase price by means of a loan issued by a credit institution and requests a 15-day extension of the period for payment of the purchase price, he must notify the administrator immediately after his tender has been deemed to be the best. Immediate notification shall be deemed to have taken place on the day on which the award is accepted as the best tender. If the auction winner fails to pay the purchase price within the time limit, the auction shall be declared unsuccessful and any collateral paid by the auction winner shall not be refunded. The costs of transferring ownership and extinguishing rights in rem and the stamp duty shall be borne by the purchaser. The insolvency administrator shall submit to the Land Registry an application for registration of the purchaser as owner and for deletion of the expired rights after payment of the full purchase price. The costs of transferring ownership and extinguishing the extinction of the right and the court fees must be paid by the auction winner before the application is filed with the land registry office. Under paragraph 155 of the TMS, the risk of the destruction of the immovable property and of the items sold with it is transferred to the purchaser by auction with a declaration that the offer is the best. From the time the offer is deemed to be the best, the buyer bears all costs and charges and receives all benefits. When the property is auctioned, the liquidator is not liable for the condition and defects of the property sold (paragraph 103(2) of the TMS). Whereas any person entitled to property in an apartment must furnish proof of his rights before the closing date of the auction; the certificate need not be produced by persons whose rights have been entered in the land register..

Opening price: 200 000 EUR(s). .

Proprietor: Kersti Vilbo (national identification 47606165229) .

To participate in an auction, you must register in an auction environment on the sheet of assets referred to in this notice, the permanent link of which shall be: <https://www.oksjonikeskus.ee/oksjon/view/?okid=69138> payment of security of EUR 20 000 into account No EE102200001107647378 of Kersti Vilbo (AS Swedbank). Payment note: 'Guarantee cash 28.09.2022 15:00 for participation in auction ID69138. Real estate: Tööstuse tn 11, City of Rakvere, County of West Viru'. The deposit shall be deemed to have been settled when it is received. Securities shall be lodged no later than 15.00 on 28.09.2022. Subsequent receipts shall not be counted. Securities paid by the buyer shall be included in the purchase price and returned to the other bidders on the working day following the day of the auction.

Registration in the auction begin on 07.09.2022 at 15:00 and ends on 28.09.2022 at 15:00.

A person be registered as an auction participant if the application for registration and the necessary annexes to the application meet the conditions for the auction , deposit money has been paid and the person may participate in the auction as a bidder.

The auction starts on 29.09.2022 at 15:00 and ends on 06.10.2022 at 15:00. The interval for the prolongedend is 30 minute(s).

The bid step for auctions be 1 000 EUR(s).

Bids can only be made in the auction environment according to the conditions indicated in the auction environment.

The winner of an electronic auction pay the purchase price on the working day following the day on which the auction ends, as pursuant to [§93\(3\) of TMS](#). If the purchase price exceeds EUR 12 700, the auction

winner must pay one tenth of the purchase price immediately after the end of the auction, the remaining price having to be paid within 15 days.

## THE RIGHTS OF THIRD PARTIES

Before the start of the auction, the person must inform the bankruptcy trustee of his or her rights to the thing to be sold if it has not yet been notified to the bankruptcy trustee, and the reasons for those rights should be given at the request of the bankruptcy trustee.

## EXAMINATION OF THE ASSETS. ADDITIONAL INFO

As far as the administrator is aware, the immovable property is encumbered in favour of the daughter of the debtor with a 10-year lease concluded in 2021. The insolvency administrator takes the view that the lease is to be set aside in accordance with the procedure laid down by PankrS (that is to say, a declaration of invalidity), which the insolvency administrator intends to do if necessary. The insolvency administrator has exceptionally terminated the lease.

However, the auctioneer must take account of the fact that, in the event of a challenge to the termination of the lease, it may remain in force.

For more information on the lease, etc. Tel. +3725082311 e-mail to [hillar.villers@jewelex.ee](mailto:hillar.villers@jewelex.ee).

Applicants for access to the property agree time with the debtor, Telefon: +372 5229223, E-post: [vilbokersti@gmail.com](mailto:vilbokersti@gmail.com)

The auction winner cannot set off the purchase price against his debts to the debtor. The asset is sold in its condition at the time of delivery (as is) and the liquidator does not give any assurances or guarantees in respect of the asset and is not liable for any defects in the asset (including the complete exclusion of the seller's liability), regardless of whether:

the relevant deficiencies have been disclosed to the participants in the auction.

The person wishing to purchase the assets in bankruptcy shall not be reimbursed for any expenses relating to access to the assets, to the submission of an offer or to any other operation.

Proceeding no: 2-22-1652

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