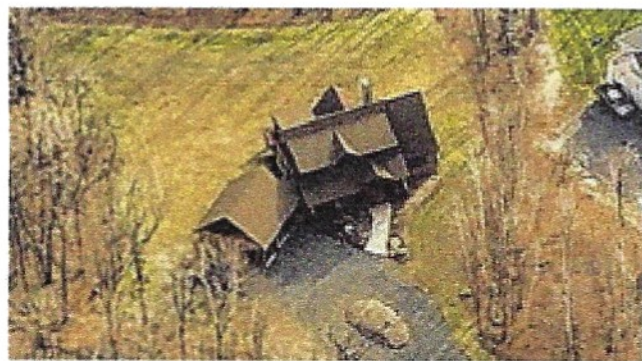




The Burlington, Conn., house where three bodies were found. EAGLEVIEW

When Buying a House 'Sight Unseen' Comes With 3 Dead Bodies

BY KATE KING

BURLINGTON, Conn.—Edward Marchion took a chance when he bought a four-bedroom house in this affluent suburb without stepping inside. When he entered for the first time, he could hardly believe what he found: three dead bodies.

Connecticut State Police described the bodies found at the foreclosed home as "skeletal remains" and identified one of them as the previous coowner, Sally Anne Cash, who would be 54 years old today. Another body belonged to her son, Brian Cash, who would have turned 23 this month. The third body is undergoing DNA testing to determine its identity, according to the Connecticut Office of the Chief Medical Examiner. Sally Anne Cash purchased the house in 2019 with her husband.

Marchion won the house in June at a "sight unseen" foreclosure auction, meaning bidders weren't able to tour inside beforehand. Marchion's winning bid was \$525,000, seemingly a bargain for a property valued at \$650,000 in one of the country's hottest housing markets.

"I don't know if I'd want the house after that," said Michael NeJaime, who lives about half a mile away.

The lawyer appointed by the court to oversee the foreclosure auction, Christopher Thogmartin, said he assumed most bidders planned to flip the home for resale. Marchion declined to comment.

It is still not clear when or how the house's former owner and her son died, but police said they believe the deaths were an isolated incident.

The mystery is an extreme example of what home buyers

can encounter when purchasing houses through foreclosure auctions. Most house hunters wouldn't dare buy a home sight unseen, but at auctions bidders are rarely given a peek inside beforehand.

That's because homeowners and tenants generally are legally permitted to remain in their homes through foreclosure proceedings and aren't required to allow interior inspections prior to public auctions.

For this reason, most auctions' qualified bidders are investors who assess homes, as best they can, from the street or yard before bidding. Winning bidders often encounter dilapidated conditions, pest infestations or vandalism by former owners.

"Trash everywhere. Disrepair," said Kenny Olson, a longtime real-estate broker in Foxborough, Mass., who attends about three to five foreclosure auctions a week. "I try to fix them up and sell them."

Olson usually assumes a property that is worth half a million dollars will require up to \$100,000 in repairs.

Occasionally there are odd discoveries. Olson has encountered abandoned pets, marijuana- growing operations and squatters. About 25 years ago, he walked into a home and found a "sex apparatus" over the bed. "Kinky stuff," he said. "It was creepy."

Two homes Olson purchased over the past 37 years contained the bodies of former homeowners. Last year in Addison, Texas, a buyer found the former owner's body inside a single-family home he just purchased. The Dallas County Medical Examiner said the 69-year-old woman had died of natural causes. Officials believe she had died about nine months before.

The incident prompted the town to implement a program that encourages residents to request police-welfare checks for missing or vulnerable neighbors. Police also asked postal workers to report overflowing mailboxes. Note

Foreclosures rates are highest in periods of rising unemployment and economic distress. While far below levels seen after the 2008 financial crisis, nationwide filings hit a six-year high in the first quarter as homeowners are increasingly strained by rising insurance and other housing costs. Note

Buyers are gravitating to foreclosure listings, which don't sell quickly due to the associated complications but offer a rare bargain in the pricey housing market. Realtor.com found that the median foreclosed home sold for 27.2% below its estimated value in April. In Connecticut, residential foreclosures have increased about 34% since 2020 but remain below 2019 levels, according to property-data provider Attom. Note

The state's strong housing market seems to have heightened interest in properties that do go to foreclosure auction, said Thogmartin, the attorney who oversaw the recent foreclosure in Burlington. People hunting for primary homes, flippers and investors looking for rental properties are all bidding, he said. "Many, many auctions before Covid, nobody would bother showing up," he said.

Burlington, about 20 miles west of Hartford, is a wealthy, picturesque town of fewer than 10,000 people tucked among rolling hills.

The foreclosure case was unusual from the beginning. The 2,800-square-foot, Cape Cod-style home sat on more than 2 acres and was worth at least twice the amount remaining on its mortgage. "Why would anyone walk away from that?" Thogmartin said.

But the owners stopped making their roughly \$3,000 monthly mortgage payments in late 2024, according to court records. Their bank filed a foreclosure complaint the following August.

The Cashes never responded to the foreclosure complaint filed against them, according to court records. Thogmartin figured the owners abandoned the house, which was completely overgrown when he first visited it in May.

When a property is clearly abandoned, Thogmartin has the authority to hire a locksmith to allow for a full inspection by potential bidders. But when he returned to the home a few weeks before the auction, he noticed two new signs that said "keep out" and "owner occupied."

"Because of that, there's no way I can order a locksmith," Thogmartin said. "I have reason to believe someone might be inside."

On June 8, the roughly twodozen people who showed up for the auction wandered around the outside of the house as best they could. After six bids, Marchion was declared the winner.

Marchion has asked the court to delay the closing until state police complete its investigation. The court is scheduled to consider his motion on Monday.

Lifelong Burlington resident Matt Turner said he still can't believe no one checked out the house before it was sold. "It seemed like the type of thing where somebody would go into the house and at least make sure there are no dead bodies," he said.