

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the POWER OF SALE contained in a certain mortgage given by MICHEL A. PELLETIER, a/k/a MICHAEL A. PELLETIER to RIVER BANK, dated July 7, 2010 and recorded with the Essex North District Registry of Deeds in Book 12097, Page 296, of which mortgage PEOPLE'S UNITED BANK, SUCCESSOR BY MERGER TO RIVERBANK, is the present holder, for breach of the conditions contained in said mortgage, namely, default in the mortgage payments, and for the purpose of foreclosing the same, there shall be sold at Public Auction at 1:00 P.M. on Wednesday, February 16, 2022, on the mortgaged premises located at 31 Garfield Street, Lawrence, Essex County, Massachusetts, where a flag shall be erected on the day of such sale, all and singular the remaining premises described in said mortgage, to wit:

The land with the buildings and improvements thereon situated in Lawrence, Massachusetts, bounded and described as follows:

NORTHERLY	123 and 18/100 feet by land now or formerly of Jennis W. Johnston;
EASTERLY	100 feet by the west line of Garfield Street;
SOUTHERLY	114 and 65/100 feet by land now or formerly of Edward H. Hoswell; and
WESTERLY	100 and 36/100 feet by land of the Boston and Maine Railroad.

The southerly line of the premises is a line in prologation of the northerly line of Dorchester Street.

Being the same premises conveyed to the Mortgagor by deed of Karen McInnis dated November 10, 2009 and recorded at the Essex North District Registry of Deeds in Book 11833, Page 133.

The Mortgaged Premises shall be sold subject to any and all unpaid taxes, charges and other municipal assessments and liens, and subject to prior liens or other enforceable encumbrances of record entitled to precedence over the mortgage, and subject to and with the benefit of all easements, restrictions, reservations and conditions of record and subject to all leaseholds, tenancies and/or rights of parties in possession, including rights or claims in improvements and personal property now located on the Mortgaged Premises and installed by current or former owners or occupants. It shall be the bidder's sole responsibility to ascertain all items described in this paragraph and no representations are made concerning compliance with applicable zoning, subdivision, state and local building, environmental condition, sanitary or other Federal, State and/or Municipal regulations, utilities, condition or permitted use of the premises, state of title, or otherwise.

**TERMS OF SALE:**

Cash, cashier's or certified check drawn upon any bank or trust company doing business in the Commonwealth of Massachusetts, in the sum of FIFTEEN THOUSAND AND 00/100 (\$15,000.00) DOLLARS (the "Deposit"), must be presented at the time and place of the sale in order to qualify as a bidder and shall be tendered by the purchaser at the time and place of sale; the high bidder shall execute and agrees to comply with the terms of the written Memorandum of Foreclosure Sale upon acceptance of his/her bid; the balance of the bid price shall be paid in cash, cashier's or certified check drawn upon any bank or trust company doing business in the Commonwealth of Massachusetts, or by federal wire transfer, in or within thirty (30) days after the date of sale. The deed for the Mortgaged Premises shall be delivered upon receipt of the balance of the purchase price.

The mortgagee reserves the rights to reject any bid and to postpone the sale to a later date by public proclamation by the mortgagee, its attorney or its auctioneer at the time and date appointed for the sale and to further postpone at any adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date. The description for the premises contained in said mortgage shall control in the event of a typographical error in this publication.

Other terms to be announced at the sale.

Sale to be conducted by JAMES R. ST. JEAN AUCTIONEERS, 45 Exeter Road, P.O. Box 400, Epping, New Hampshire 03042, Auctioneer's License No. 838, Telephone No. (603) 734-4848, Internet: [www.jsjauctions.com](http://www.jsjauctions.com)

PEOPLE'S UNITED BANK,  
NATIONAL ASSOCIATION,  
SUCCESSOR BY MERGER TO  
RIVER BANK,  
Present holder of said Mortgage,  
By Its Duly Authorized Attorney

REGNANTE STERIO LLP

By 

PAUL G. CROCHIERE, ESQUIRE  
401 Edgewater Place, Suite 630  
Wakefield, Massachusetts 01880  
Telephone: (781) 246-2525  
E-mail: [pcrochiere@regnante.com](mailto:pcrochiere@regnante.com)