

## NOTICE OF FORECLOSURE SALE

Reference is made to a mortgage given by **Karen L. LaFlamme** (the “Mortgagor”) to **Olga Bogdanov, Chapter 7 Trustee** dated August 26, 2009, and recorded at the Belknap County Registry of Deeds on September 10, 2009 at Book 2595, Page 615 (the “Mortgage”), and a certain Assignment of Judgment and Mortgage given by **Olga Bogdanov, Chapter 7 Trustee** to **WPB Partners LLC** dated June 15, 2010, and recorded in the Belknap County Registry of Deeds on June 21, 2010 at Book 2646, Page 972. By virtue of the power of sale contained in the Mortgage, WPB Partners, LLC (the “Holder”), in execution of the power of sale and for breach of the conditions of the Mortgage, and for the purpose of foreclosing the same will sell the Mortgagor’s interest at

### PUBLIC AUCTION

On **December 12, 2025 at 11:00 o’clock a.m.** in Laconia, Belknap County, New Hampshire, on the premises which are located at 321 Pickerel Pond Road, Laconia, New Hampshire 03246 which premises are described in the Mortgage and which may be currently described as follows (the “Mortgaged Premises”):

Property located on 321 Pickerel Pond Road, Laconia, New Hampshire 03246.

A certain tract or parcel of land, with all the buildings and improvements thereon, being Tax Lot 13183-1.000, containing 2.00 acres, more or less, as shown on a plan entitled, “Subdivision Plan for Michael P. & Ellen C. Giguere, 321 Pickerel Pond Road, Laconia, Belknap County, New Hampshire”, prepared by Harold E. Johnson, Inc., dated November 28, 2003, and revised through January 5, 2004, approved by the Laconia Planning Board and recorded in the Belknap County Registry of Deeds at Plan Drawer L-46, Plan #80, more particularly bounded and described as follows:

Beginning at a 1” iron pipe found down 6” at a point on the northerly sideline of Pickerel Pond Road, said point being the southwesterly corner of land now or formerly of Renee Macie and Sheila Ryan; thence running along a stone wall and along the northerly sideline of Pickerel Pond Road N 79° 03’ 53” W a distance of 57.37 feet to the end of the stone wall; thence N 66° 43’ 50” W along the northerly side of Pickerel Pond Road a distance of 31.23 feet to the end of another stone wall; thence running along the stone wall and the northerly sideline of Pickerel Pond Road, N 75° 04’ 36” W a distance of 91.40 feet to a 5/8” rebar set up 8” at the southeasterly corner of Tax Lot 13-183-1.001; thence turning and running N 06° 25’ 47” E along said Tax Lot 13-183-1.001 a distance of 566.71 feet to a 5/8” rebar set up 10” as shown on said plan; thence turning and running S 76° 56’ 22” E a distance of 128.79 feet to a 5/8” rebar set up 10” at land now or formerly of Ryan; thence turning and running S 01° 32’ 14” W along said Ryan land a distance of 581.01 feet to a 1” iron pipe found down 6”, said iron pipe being the point of beginning.

[End of Description of Mortgaged Premises]

**To the Mortgagor or any other person claiming a lien or encumbrance against the Mortgaged Premises: YOU ARE HEREBY NOTIFIED THAT YOU HAVE A RIGHT TO PETITION THE SUPERIOR COURT FOR THE COUNTY IN WHICH THE MORTGAGED PREMISES ARE SITUATED, WITH SERVICE UPON THE MORTGAGEE, AND UPON SUCH BOND AS THE COURT MAY REQUIRE, TO ENJOIN THE SCHEDULED FORECLOSURE SALE. Failure to institute such petition and complete such service upon the Mortgagee conducting the sale prior to sale shall thereafter bar any action or right of action of the Mortgagor based on the validity of the foreclosure. The Mortgagee's address for service of process purposes is: WPB Partners, LLC, 6800 Paragon Place, Suite 202, Richmond, Virginia 23230-1656. The address for the Mortgagee's agent for service of process is: 815 Elm Street, Suite 5B, Manchester, New Hampshire 03101.**

**For information on getting help with housing and foreclosure issues, please call the foreclosure information hotline at 1-800-437-5991. The hotline is a service of the New Hampshire banking department. There is no charge for this call.**

**Liens and Encumbrances:** The Mortgaged Premises shall be sold subject to any and all unpaid taxes, mortgages, liens and other encumbrances entitled to precedence over the Mortgage.

**Terms:** To qualify to bid, bidders other than the Mortgagee must place **\$20,000.00** on deposit with the auctioneer in cash, by certified check or other form of payment acceptable to the Mortgagee prior to the commencement of the foreclosure sale. The deposits placed by unsuccessful bidders shall be returned to those bidders at the conclusion of the sale. The Mortgagee reserves the right to accept back up Foreclosure Sale Agreements from one or more unsuccessful bidders to become in force in the event that the successful bidder shall fail to timely close. The successful bidder will be required to execute a Memorandum of Foreclosure Sale (the "Memorandum") at the time and place of sale, and, if the successful bidder shall refuse to sign the Memorandum, that bidder's deposit shall be retained by the Mortgagee. A copy of the Memorandum shall be available for inspection prior to commencement of the foreclosure sale. The successful bidder will be required to tender an additional deposit (the "Additional Deposit") within ten (10) days of the date of the sale, in an amount sufficient to bring the total Additional Deposit and Initial Deposit (the "Deposit") to an amount equal to ten percent (10%) of the successful bid. All Deposits shall be held by the Mortgagee among its general funds without any obligation to segregate the same and without any obligation to pay interest on the same. The balance of the purchase price must be paid in full by the successful bidder in cash or by certified check on or before the thirtieth (30th) day after the date of sale. If the successful bidder fails to complete the purchase of the Mortgaged Premises on or before the thirtieth (30th) day after the date of foreclosure sale, then the Mortgagee reserves the right to exercise all of its remedies as set forth in the Memorandum, including without limitation, the right to retain the deposit, in full, as reasonable liquidated damages or, as the duly appointed attorney-in-fact of said successful bidder, to assign all rights and obligations evidenced by the Memorandum, as a result of the bidder's failure to perform. If the deposit is retained for any reason, it shall become the property of the Mortgagee. Conveyance of the Mortgaged Premises shall be by foreclosure deed. The foreclosure deed and affidavit shall be herein referred to as the "Conveyance Documents." At closing the successful bidder shall execute and deliver to the Mortgagee an acknowledgment and release acknowledging acceptance of the Conveyance Documents as full and complete

performance by the Mortgagee under the Foreclosure Sale Agreement, and releasing any and all claims and rights against the Mortgagee and its agents, except as may be specifically provided for in the Conveyance Documents. The Conveyance Documents shall be delivered to the successful bidder upon the Mortgagee's receipt of the balance of the purchase price and the Acknowledgment. There shall be no proration of rents, fuel, real estate taxes or of any other matter. The successful bidder shall pay both its and the Mortgagee's share of any and all transfer taxes and all recording fees. Time is of the essence with respect to every aspect of the Successful Bidder's obligations hereunder.

**Exclusion of Warranties:** Except for warranties arising by operation of law, the conveyance of the Mortgaged Premises will be made by the Mortgagee and accepted by the successful bidder without any other expressed or implied representations or warranties whatsoever including, without limitation, representations or warranties relating to title, possession, or tenancies, condition of the Mortgage Premises, construction or fitness for habitation, compliance with applicable state or local building or sanitary codes, recitation of acreage or hazardous waste at the Mortgage Premises.

**Reservation of Rights:** The Mortgagee reserves the right to (1) cancel or continue the foreclosure sale to such subsequent date or dates as the Mortgagee may deem necessary or desirable; (2) bid on and purchase the Mortgaged Premises at the foreclosure sale; (3) reject any and all bids for the Mortgaged Premises, the foreclosure sale of the Mortgaged Premises being offered WITH RESERVE; (4) waive reading this Notice or any portion thereof at the foreclosure sale; and (5) amend or alter the terms of sale as stated in this Notice by oral or written announcement made at any time before or during the foreclosure sale, and such changes or amendments shall be binding on all bidders.

For further information regarding the Mortgaged Premises, contact James R. St. Jean Auctioneers, at 45 Exeter Road, Epping, NH 03042, 603-734-4348, or 800-639-1810.

Dated: October 22, 2025

WPB Partners, LLC  
By its attorneys,  
Ford, McDonald & Borden, P.A.

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