

**MORTGAGEE'S NOTICE OF  
FORECLOSURE SALE**

By virtue of a power of sale contained in a certain mortgage deed given by **ROBERTA MARIE FLANDERS and RUSSELL HUGH STEVENS**, both single, whose last known mailing address is 49 Overland Street, Laconia, County of Belknap, State of New Hampshire 03246, to Bank of New Hampshire (f/k/a Laconia Savings Bank), 62 Pleasant Street, Laconia, Belknap County, New Hampshire, 03246, dated August 27, 2003, and recorded on September 2, 2003 in the Belknap County Registry of Deeds at Book 1940, Page 165, (the "Mortgage") the holder of said mortgage, pursuant to and in execution of said powers, and for breach of conditions of said mortgage deed, (and the Note secured thereby of near or even date, and related documents) and for the purpose of foreclosing the same shall sell at

**Public Auction**

**on**

**November 17, 2023**

**at**

**11:00 a.m.**

Said sale being located on the mortgaged premises and having a present address of **49 Overland Street, Laconia, County of Belknap, State of New Hampshire 03246** being all and the same premises more particularly described in the Mortgage.

PURSUANT TO NEW HAMPSHIRE RSA 479:25, 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. Service may be made upon the Bank at: Bank of New Hampshire, 62 Pleasant St., Laconia, NH 03246; or upon its agent at: Minkow & Mahoney Mullen, P.A., 67 Water St., Suite 107, Laconia, NH 03246. Failure to institute such petition and complete service upon the foreclosing party, or his or her agent, 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.

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. You may also contact the New Hampshire Banking Department at: 53 Regional Dr., Suite 200, Concord, NH 03301 or on its website at: [www.nh.gov/banking](http://www.nh.gov/banking).

**TERMS OF SALE:**

Said premises will be sold subject to (i) all unpaid taxes and liens, whether or not of record; (ii) mortgages, liens, attachments and all other encumbrances and rights, titles and interests of third persons which are entitled to precedence over the Mortgages; and (iii) any other matters affecting title of the Mortgagor to the premises disclosed herein.

**DEPOSITS:**

Prior to commencement of the auction, all registered bidders shall pay a deposit in the amount of Five Thousand Dollars (\$5,000.00). At the conclusion of the auction of the premises, the highest bidder's deposit, if such high bidder's bid is accepted by the Bank, shall immediately be paid to the Bank and shall be held by the Bank subject to these Terms of Sale.

All deposits required hereunder shall be made in cash or by check to the order of the Bank, which is acceptable to the Bank in its sole and absolute discretion.

**WARRANTIES AND CONVEYANCE:**

The Bank shall deliver a Mortgagee's Foreclosure Deed of the Real Estate to the successful bidder accepted by the Bank within forty-five (45) days from the date of the foreclosure sale, upon receipt of the balance of the Purchase Price in cash or check acceptable to Bank. The Real estate will be conveyed with those warranties contained in the Mortgagee's Foreclosure Deed, and no others.

**FEDERAL TAX LIEN:**

If the property to be sold is subject to a tax lien of the United States of America Internal Revenue Service, unless said lien is released after sale, the sale may be subject to the right of the United States of America to redeem the lands and premises on or before 120 days from the date of the sale.

**BREACH OF PURCHASE CONTRACT:**

If any successful bidder fails to complete the contract of sale resulting from the Bank's acceptance of such successful bidder's bid, such successful bidder's deposit may, at the option of the Bank, be retained as full liquidated damages or may be held on account of the damages actually suffered by the Bank. If such deposit is not retained as full liquidated damages, the Bank shall have all of the

privileges, remedies and rights available to the Bank at law or in equity due to such successful bidder's breach of the contract of sale. Notice of the election made hereunder by the Bank shall be given to a defaulting successful bidder within 50 days after the date of the public auction. If the Bank fails to notify a defaulting successful bidder of which remedy the Bank has elected hereunder, the Bank shall be conclusively deemed to have elected to be holding the deposit on account of the damages actually suffered by the Bank. Upon any such default, the Bank shall have the right to sell the property to any back up bidder or itself.

**AMENDMENT OF TERMS OF SALE:**

The Bank reserves the right to amend or change the Terms of Sale set forth herein by announcement, written or oral, made prior to the commencement of the public auction.

For further information respecting the aforementioned foreclosure sale, contact James R. St. Jean Auctioneers, 45 Exeter Rd., PO Box 400, Epping NH 03042, (603) 734-4348.

Dated this 2<sup>nd</sup> day of October 2023.

**BANK OF NEW HAMPSHIRE**  
**(f/k/a LACONIA SAVINGS BANK)**  
By Its Attorneys  
Minkow & Mahoney Mullen, P.A.  
By: Peter J. Minkow, Esq.  
67 Water St., Suite 107  
Laconia, NH 03246  
(603) 527-8226

Publication Dates:

**October 26, 2023**  
**November 2, 2023**  
**November 9, 203**