MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the POWER OF SALE contained in a certain Mortgage, Security Agreement and Assignment (the "Mortgage") given by 22 FELTON STREET, LLC to CAMBRIDGE SAVINGS BANK, dated December 22, 2015, and recorded with the Middlesex South District Registry of Deeds in Book 66581, Page 360, of which Mortgage CAMBRIDGE SAVINGS BANK, with a place of business at 81 Wyman Street, Waltham, Massachusetts 02451 (the "Mortgagee'), is the present holder, for breach of the conditions contained in said Mortgage, namely, failure to make payments when due, for the purpose of foreclosing the same, there shall be sold at Public Auction on Tuesday, January 9, 2024, at 2:00 p.m., on the mortgaged premises known as 22 Felton Street, Waltham, Massachusetts, where a flag shall be erected on the day of such sale, the premises described in said mortgage, to wit:

A certain parcel of land with the buildings thereon, situated in Waltham, Middlesex County, Massachusetts known and numbered as 22 Felton Street, and bounded and described as follows:

Beginning	on the Southerly side of Felton Street at land now or formerly of Susan C. Dickinson et al; thence
Easterly	on said Felton Street, one hundred and twenty-nine and 29/100 (129.29) feet, more or less, to land now or formerly of one Swift; thence running
Southerly	on said land of Swift, eighty-five and 25/100 (85.25) feet, more or less, to land of the Fitchburg Division of the Boston and Maine Railroad Company; thence running
Westerly	on land of said Railroad Company, one hundred twenty-six and 64/100 (126.64) feet, more or less to land of said Dickinson et al; thence running
Northerly	along said land of Dickinson, et al, ninety-five feet, more or less to the point of beginning.

For title reference see deed recorded in Book 64242, Page 58.

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 and/or rights 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 any leaseholds, tenancies and/or rights of parties in possession, including rights or claims in any 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, sanitary or other Federal, State and/or Municipal regulations, utilities, condition or permitted use of the premises, state of title, rights or existence of occupants, or otherwise.

TERMS OF SALE:

Cashier's or certified check drawn upon any bank or trust company doing business in the Commonwealth of Massachusetts, in the sum of TWENTY-FIVE THOUSAND AND 00/100 (\$25,000.00) DOLLARS (the "Initial 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 pay an additional deposit to Mortgagee's attorney, Regnante Sterio LLP, 401 Edgewater Place, Suite 630, Wakefield, MA 01880, within three (3) business days of the auction date, in an amount equal to the difference between the ten (10%) percent of the amount of the high bid and the amount of the Initial Deposit; 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 check drawn upon any bank or trust company doing business in the Commonwealth of Massachusetts, or by federal wire transfer, in or within forty-five (45) 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 right 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 Mortgagee further reserves the rights to bid on its own behalf and to reject any and all bids. The description for the premises contained in the 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 JSJ AUCTIONS, 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

CAMBRIDGE SAVINGS BANK, PRESENT HOLDER OF SAID MORTGAGE, By Its Duly Authorized Attorneys

REGNANTE STERIO LLP

By_

PAUL G. CROCHIERE, ESQUIRE 401 Edgewater Place, Suite 630 Wakefield, Massachusetts 01880 Telephone: (781) 486-6222