

## BIDDER INFORMATION SHEET

Address: **2188 Candia Road, Manchester NH 03109 (Tax Map 870, Lot 18)**

In order to assist you in making an informed decision about bidding at this foreclosure sale, we recommend that you read this notice carefully. If you have any questions about this sale or this notice, please do not hesitate to raise your questions with the Attorney listed below, which Attorney represents the Foreclosing Party (the "Seller"). The Attorney will be available to answer your questions until the sale begins. As a bidder, you should be aware of the following:

1. **Property:** Because this is a foreclosure sale, you will be bidding on the real property described above "**as is**" and "**where is**" and you and you alone bear the burden of gathering together the information that is necessary to make an informed decision on whether to bid and on how much to bid. Neither the Foreclosing Party, nor its agents or attorneys, make any representations or warranties and the property is sold as is and where is with all faults. Bidder hereby acknowledges that the Foreclosing Party and its agents and attorneys have not made, do not hereby make and will not hereafter be deemed to have made any representations or warranties or guarantees, whether express or implied, with respect to the Property or the physical condition or profitability thereof, including without limitation:

- a. The quality, nature, adequacy and physical condition of the property, including but not limited to, the electrical, mechanical, hvac, plumbing, sewage, and utility systems, and the structural elements, foundation, roof, appurtenances, access, landscaping and parking facilities.
- b. The quality, nature, adequacy and physical condition of soils, geology and ground water.
- c. The existence, quality, nature, adequacy and physical condition of utilities serving the property.
- d. The development potential of the property, and the property's use, habitability, merchantability, fitness, suitability, value or adequacy of the property for any particular purpose.
- e. The zoning or other legal status of the property or any other public restriction on the use of the property.
- f. The compliance of the property or its operation with any applicable codes, and restriction of any governmental or quasi-governmental entity or of any other person or entity.
- g. The presence of hazardous substances on, under, in or about the property or the adjoining or neighboring property or the existence condition or underground tanks, contains, or conduits in, on or about the property.

- h. The expenses and potential rental income associated with the ownership, operation and maintenance of the property.
- i. The quality of construction of the buildings or any other improvements on or in the property.

2. **Disclosures and Notifications:**

Radon: Radon, the product of decay of radioactive materials in rock, may be found in some areas of New Hampshire. Radon gas may pass into a structure through the ground or through water from a deep well. Testing of the air by a professional certified in radon testing and testing of the water by an accredited laboratory can establish radon's presence and equipment is available to remove it from the air or water.

Arsenic: Arsenic is a common groundwater contaminant in New Hampshire that occurs at unhealthy levels in well water in many areas of the state. Tests are available to determine whether arsenic is present at unsafe levels, and equipment is available to remove it from water. The buyer is encouraged to consult the New Hampshire department of environmental services private well testing recommendations ([www.des.nh.gov](http://www.des.nh.gov)) to ensure a safe water supply if the subject property is served by a private well."

Lead: Before 1978, paint containing lead may have been used in structures. Exposure to lead from the presence of flaking, chalking, chipping lead paint or lead paint dust from friction surfaces, or from the disturbance of intact surfaces containing lead paint through unsafe renovation, repair, or painting practices, or from soils in close proximity to the building, can present a serious health hazard, especially to young children and pregnant women. Lead may also be present in drinking water as a result of lead in service lines, plumbing and fixtures. Tests are available to determine whether lead is present in paint or drinking water.

For more information regarding lead paint, see <https://www.epa.gov/lead/protect-your-family-lead-your-home-english> or request a copy from the Attorney for the Seller or the Auctioneer.

PFAS: Poly-and perfluoroalkyl substances (PFAS) are found in products that are used in domestic, commercial, institutional and industrial settings. These chemical compounds have been detected at levels that exceed federal and/or state advisories or standards in wells throughout New Hampshire, but are more frequently detected at elevated levels in southern New Hampshire. Testing of the water by an accredited laboratory can measure PFAS levels and inform a buyer's decision regarding the need to install water treatment systems.

Flood: Properties in coastal areas and along waterways may be subject to increased risk of flooding over time. A standard homeowners insurance policy typically does not cover flood damage. The buyer is encouraged to determine whether separate flood insurance is

required and consult the Federal Emergency Management Agency's flood maps (FEMA.GOV) in order to determine if the property is in a designated flood zone.

NH RSA 477:4-c, d:

Water Supply:

- a. Type of water supply system: Information unknown by the Seller
- b. Location: Information unknown by the Seller
- c. Malfunctions: Information unknown by the Seller
- d. Date of Installation: Information unknown by the Seller
- e. Date of Most Recent Water Test: Information unknown by the Seller
- f. Problems Such as Unsatisfactory Water Test or Water Test With Notation: Information unknown by the Seller

Sewage Disposal:

- a. Type of Sewage Disposal System: Information unknown by Seller
- b. Size of Tank: Information unknown by the Seller
- c. Location: Information unknown by the Seller
- d. Malfunctions: Information unknown by the Seller
- e. Age of System: Information unknown by the Seller
- f. Date of Most Recent Service: Information unknown by the Seller
- g. Name of Contractor Who Services the System: Information unknown by the Seller

Approved Seating Capacity (if the Property is a Food Service Establishment:  
Information unknown by the Seller

NH RSA 477:4-d:

Insulation:

- a. Type of Insulation: Information unknown by the Seller
- b. Location of Insulation: Information unknown by the Seller

Federally Designated Flood Hazard Zone: Information unknown by the Seller

NH RSA 477:4-g:

Methamphetamine Production Site: Information unknown by the Seller

NH RSA 485-A:39:

Waterfront Property Transfer; Septic System Evaluation Required. Information unknown by the Seller

NH RSA 141-E:23:

Asbestos Disposal Site: Information is unknown by Seller

3. **Real Estate Taxes:** According to information we received from the City of Manchester, the taxes are paid through March 31, 2025. The successful bidder is responsible for all unpaid taxes, together with any and all penalties and accrued interest.
4. **Assessments and Utilities:** The property is further subject to any sewer, water, and utility bills which may be due and/or outstanding. The Foreclosing Party will not pay any portion of those charges and you will be required to make arrangements with the utility providers regarding billing and payment of past due charges.
5. **Transfer Tax:** Payment of all transfer taxes shall be the sole obligation of the successful bidder.

Date: March 10<sup>th</sup>, 2025

**SALEM CO-OPERATIVE BANK**  
By its Attorneys,  
Devine, Millimet & Branch, Professional Association

*/s/ Matthew R. Johnson*

Matthew R. Johnson, Esquire  
111 Amherst Street  
Manchester, NH 03101  
603-695-8727