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 Scott Duncan to USAlliance Federal Credit Union dated April 25, 2005 and recorded with the Hampden County Registry of Deeds at Book 14966, Page 401 of which Mortgage the undersigned is the present holder, for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 11:00 AM. on the 31st day of May, 2023 at 14 Paige Hill Road, Brimfield, Massachusetts 01010, all and singular the premises described in said Mortgage, to wit:

A certain parcel of land located in Brimfield, Hampden County, Massachusetts on the westerly side of Paige Hill Road together with the buildings thereon and all privileges and appurtenances thereto belonging, and shown as Parcel D and Parcel E on a plan of land entitled "Plan of Land in Brimfield, Mass., Surveyed for Joseph H. and Carla M. Gelinas," said plan being recorded with Hampden County Registry of Deeds in Book of Plans 286, Page 4, and to which plan reference may be had for a more particular description.

Containing approximately 10.2 acres.

For Mortgagor's title see said Registry Book 14966 Page 399 and Book 15345 Page 28.

The premises are to be sold subject to and with the benefit of all easements, restrictions, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and parties in possession.

TERMS OF SALE:

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) shall be required to be paid to the mortgagee in cash, by certified or bank's cashier check at the time and place of sale. The balance of the purchase price is to be paid in cash, by certified check or by bank cashier's check in or within 30 days from the date of the sale. **TIME WILL BE OF THE ESSENCE**.

Other terms if any, to be announced at the sale.

USAlliance Federal Credit Union Present Holder of said Mortgage, By Its Attorney, Edward P. McCarthy McCarthy Law Office, LLC 303 Wyman Street, Suite 300 Waltham, MA 02451 (781) 577-6686