

## MORTGAGEE'S SALE OF REAL ESTATE

By virtue of and in execution of the Power of Sale contained in a certain mortgage given by **Scott J. Richards** to Rockland Trust Company dated August 3, 2017 and recorded with Suffolk County Registry of Deeds in Book 58346, Page 98, and covering the premises located **21 Jefferson Avenue, Chelsea, Massachusetts** (the "Premises") of which mortgage Rockland Trust Company is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing, the same will be sold at Public Auction on **July 22, 2025** at 11:00 AM, at or upon the mortgaged premises located at 21 Jefferson Avenue, Chelsea, Massachusetts, more particularly described below, being all and singular the premises described in said mortgage, to wit:

The land in Chelsea, in the County of Suffolk and Commonwealth of Massachusetts, and being the Westerly part of Lot 105 Jefferson Avenue on Plan of Chelsea Highlands by Joseph R. Carr, C.E. dated June 22, 1882, recorded with Suffolk Deeds, Book 1567, Page 153, and being numbered 21 on said Jefferson Avenue, bounded and described as follows:

Beginning on Jefferson Avenue at the division line between Lots #105 and #106 on said plan and then running EASTERLY on said Jefferson Avenue, twenty-nine (29) feet; then turning and running SOUTHERLY in part through the center of a brick partition wall, one hundred five (105) feet; then turning and running WESTERLY twenty-nine (29) feet; then turning and running NORTHERLY by the division line between Lots 105 and 106, one hundred five (105) feet. Containing three thousand forty-five (3,045) square feet of land, more or less and all according to said plan, and being shown as Lot A on a subdivision plan dated January 14, 1921, M.L. Goldblatt, Engineer, recorded with Suffolk Deeds Book 4273, Page 71. For grantor's title see deed recorded with the Suffolk County Registry of Deeds in Book 55632, Page 173.

For informational purposes, the sale is subject to a senior mortgage recorded with Suffolk County Registry of Deeds in Book 55632, Page 174.

The Mortgagee reserves the right to postpone the sale to a later date by public announcement at the time and date appointed for the sale and to further postpone any adjourned sale date by public announcement at the time and date appointed for the adjourned sale date.

The premises will be sold subject to and with the benefit of all rights, restrictions, easements, improvements, outstanding tax titles, municipal or other public taxes, condo liens, assessments, Title 5 requirements, tenancies, rights of possession, building and zoning laws, betterments, liens or claims and all other claims in the nature of liens, if any there be, insofar as the same are still in force and applicable to the premises.

In the event of any typographical error set forth herein in the legal description of the premises, the description as set forth and contained in the mortgage shall control by reference.

If the successful bidder at the foreclosure sale defaults in purchasing the property according to the terms of this notice of sale or the terms of the Memorandum of Sale executed at the time of the foreclosure, the Mortgagee reserves the right to sell the property by foreclosure deed to the second

highest bidder (or other successive bidders, in order of their bid) provided that such other bidder deposits with Mortgagee's attorneys, Kline & Sanders, LLP, the amount of the required deposit as set forth below within three (3) business days after written notice of default of the previous highest bidder and title shall be conveyed to such other bidder within thirty (30) days of the default.

TERMS OF SALE: Ten Thousand and 00/100 Dollars (\$10,000.00) is to be paid in cash, certified check and/or bank cashier's check by the Purchaser at the time and place of sale. The balance of the purchase price is to be paid by the Purchaser by certified check and/or bank cashier's check within thirty (30) days thereafter at the offices of Kline & Sanders, LLP, 233 Needham Street, Suite 460, Newton, MA 02464.

Other terms to be announced at the sale.

ROCKLAND TRUST COMPANY,  
the present holder of said mortgage  
by its attorney,  
KLINE & SANDERS, LLP  
233 Needham Street, Suite 460  
Newton, MA 02464  
(617) 964-2200