

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 Ronald A. Jalbert and Linda A. Jalbert to Jeanne D'Arc Credit Union dated October 7, 2010 and recorded with the Middlesex North Registry of Deeds in Book 24352, Page 258 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 10:00 AM on the 14th day of August, 2025 at 46 Richardson Street, Lowell, Massachusetts 01850, all and singular the premises described in said Mortgage, to wit:

The land in said Lowell, with the buildings thereon, situated on the Southerly side of Richardson Street and bounded and described as follows:

NORTHERLY	by said Richardson Street, 75 feet;
WESTERLY	by Lot 27 on a plan hereinafter mentioned, 158.50 feet;
SOUTHERLY	by land of heirs of Merrill Richardson, 78.24 feet; and
EASTERLY	by land conveyed by said Corporation (New England Cement Block and Pipe Company) to Leo A. Mercier, et ux by deed dated November 4, 1955, and recorded in Middlesex North District Registry of Deeds, Book 1315, Page 155, 137.28 feet.

Being Lot 26 and the westerly portion of Lot 25 on a "Plan of Land in Lowell and Dracut Belonging to J.M.G. Parker", dated June 24, 1872, W.F. Osgood, C.E., which plan is recorded in said Registry, Plan Book 3A, Plan 48. See also original copy of said plan recorded in said Registry, Plan Book 2, Plan 30 and be any or all of said measurements, more or less, and however otherwise said premises may be measured, bounded and described.

Being the same premises conveyed to Ronald A. Jalbert and Linda A. Jalbert by deed dated August 22, 2002 and recorded with said Registry at Book 13500, Page 79. See also Deed recorded with said Registry at Book 5122, Page 265.

The premises are to be sold subject to and with the benefit of all easements, restrictions, encroachments, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments, prior liens or other encumbrances of record, 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 mortgage holder and its designees are exempt from this requirement. The high bidder will be required to sign a written Memorandum of Sale at the close of bidding. The balance of the purchase price is to be paid by certified check or by bank cashier's check

within 30 days from the date of the sale at the offices of mortgagee's attorney. The description of the premises contained in said mortgage shall control in the event of a typographical error in this publication . **TIME WILL BE OF THE ESSENCE.**

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

Jeanne D'Arc 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