

MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the power of sale contained in a certain mortgage given by Linda R. Mele to Metro Credit Union dated July 15, 2019, and recorded in the Essex (North) County Registry of Deeds at Book 15924, Page 98, of which mortgage the undersigned is present holder for breach of the conditions of said mortgage and for the purpose of foreclosing the same, will be sold at public auction at 10:00 A.M. on the 10th day of October, 2025 upon the mortgaged premises located at 362 Lowell Street, Methuen, MA 01844, all and singular the premises described in said mortgage, to wit:

A certain parcel of land in said Methuen, Essex County, Commonwealth of Massachusetts, with the buildings thereon, situated on the southeasterly side of Lowell Street, and more particularly bounded and described as follows:

NORTHWESTERLY by Lowell Street, 79 feet;
NORTHEASTERLY by land now or formerly of Travisee, 112 feet;
SOUTHEASTERLY by land now or formerly of Morse et al, 79 feet; and
SOUTHWESTERLY by land now or formerly of Colby, 93.70 feet.

For owners title see Deed recorded with Essex North County Registry of Deeds in Book 5415, Page 299.

If the description of the property in this notice conflicts with the description in the mortgage, the description in the mortgage shall control.

The above-described premises shall be sold subject to all easements, restrictions, municipal or other public taxes, assessments, liens or claims in the nature of liens, outstanding tax titles, condominium fees, building, zoning and other land use laws and all permits and approvals issued pursuant thereto, including, without limitations, orders of conditions, and existing encumbrances of record created prior to said Mortgage, if there be any. Said premises are to be sold subject to the right of redemption of the United States of America, if any there be.

Ten Thousand and 00/100 (\$10,000.00) Dollars of the purchase price must be paid in cash, certified check or treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check or treasurer's check or cashier's check or other check satisfactory to Mortgagee's attorney within thirty (30) days after the date of sale (or the first business day following thereafter if such date falls on a Saturday, Sunday or a legal holiday) at the offices of Phillips & Angley, P.C., One Washington Mall, Boston, Massachusetts 02108. The successful bidder will be required to execute a Memorandum of Sale immediately after the close of bidding.

The deposit paid at the time of the sale shall be forfeited if the purchaser does not comply strictly with the terms set forth in this Notice of Sale or the terms of the Memorandum of Sale executed at the time of foreclosure.

The Mortgagee reserves the right to bid at the sale, to reject any and all bids, to postpone the sale to a later date by public proclamation at the time and date appointed for the sale and to further postpone at any adjourned sale date, to sell the property to the next highest bidder in the event of default by the highest or any other bidder, and to amend the terms of the sale by written or oral announcement made before or during the sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

The purchaser shall be responsible for all closing costs, state documentary stamps and recording fees.

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

METRO CREDIT UNION
By its attorneys

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