

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Celest Investments LLC to NBT Bank, National Association dated May 5, 2022 and recorded with the Southern Essex Registry of Deeds on May 5, 2022 in Book 40914, Page 448 and the Assignment of Rents from Celest Investments LLC to NBT Bank, National Association dated May 5, 2022 recorded in the Southern Essex Registry of Deeds on May 5, 2022 in Book 40914, Page 462, all as assigned to ARBA Credit Investors III, L.P. by assignment dated November 26, 2025 recorded in the Southern Essex Registry of Deeds on December 2, 2025 in Book 43104, Page 173, of which mortgage the undersigned 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 at **10 o'clock, A.M. on the 12th day of February, 2026**, at 19-21 Sixth Avenue, Haverhill, MA 01830, with the four properties to be offered in their entirety or by sale of each individual property.

To wit:

19-21 Sixth Avenue, Haverhill, MA

A certain tract or parcel of land, together with the buildings thereon, in Haverhill, Essex County, Massachusetts, situated on the North side of Sixth Avenue, being more particularly bounded and described as follows:

Beginning at the Southwest corner thereof by said Sixth Avenue and by land now or formerly of Little and thence running;

Northerly by said land of Little and land now or formerly of McNamara 145 feet to land now or formerly of Graham; thence

Easterly by said Graham land and by land now or formerly of McLaughlin 60 feet to land now or formerly of Mitchell; thence

Southerly by said land of Mitchell 145 feet and 6 inches to said Sixth Avenue; and thence

Westerly by said Sixth Avenue 60 feet to the point begun at.

All measurements being the same, more or less.

Including the easement or right of way described in deed from S. Burton McNamara to Mary Canarie, dated September 20, 1909, recorded with Essex South District Registry of Deeds at Book 1991, Page 448.

For title see deed recorded with the Southern Essex Registry of Deeds on May 5, 2022 in Book 40914, Page 438.

24 Sixth Avenue, Haverhill, MA

The land in Haverhill, Essex County, Massachusetts with buildings thereon, on the Southerly side of Sixth Avenue and bounded and described as follows:

Beginning at the Northeast corner thereof, by land now or formerly of Giles and Sixth Avenue, thence running

Southerly by said land now or formerly of Giles, 75 feet, more or less, to land now or formerly of Poor; thence

Westerly by land now or formerly of said Poor, 40 feet, more or less, to land now or formerly of Spofford; thence

Northerly by land now or formerly of said Spofford, 75 feet, more or less, to said Avenue; thence Easterly by said Avenue, 40 feet, more or less, to said land now or formerly of Giles and the point begun at.

The land in said Haverhill, Essex County, Massachusetts, bounded and described as follows:

Westerly by Cedar Street, 70 feet;
Northerly by Sixth Avenue, about 68 feet;
Easterly by land now or formerly of Little, 75 feet as the fence stands, and
Southerly by land now or formerly of Poore, about 72 feet. All of the above distances to be taken
more or less.

For title see deed recorded with the Southern Essex Registry of Deeds on May 5, 2022 in
Book 40914, Page 441.

454 Washington Street, Haverhill, MA

A certain tract or parcel of land, together with the buildings thereon, in Haverhill, Essex
County, Massachusetts, situated at 454-456 Washington Street, being more particularly bounded
and described as follows:

NORTHERLY: by Washington Street, sixty-eight (68) feet;
WESTERLY: by Ayer Street, eighty-one (81) feet;
SOUTHERLY: by land now or formerly of Miller, sixty-three and three-tenths (63.3) feet; and
EASTERLY: by land now or formerly of Swain P. Chick, seventy-nine and two-tenths (79.2)
feet.

For title see deed recorded with the Southern Essex Registry of Deeds on May 5, 2022 in
Book 40914, Page 446.

41-43 Arch Street, Haverhill, MA

A certain parcel of land, with the buildings thereon, situated in Haverhill, Essex County,
Massachusetts, on the easterly side of Arch Street, bounded as follows: on the
WEST: by said Arch Street, fifty (50) feet; on the
EAST: by Myrtle Street, about fifty and on-half (50 ½) feet; on the
SOUTH: by land now or formerly of Kelly and another, ninety-six (96) feet; and on the
NORTH: by land now or formerly of Sinotte, about ninety (90) feet.
Said premises are conveyed subject to and with the benefit of easements and restrictions of
record, if any, insofar as the same may now be in force and applicable.

For title see deed recorded with the Southern Essex Registry of Deeds on May 5, 2022 in
Book 40914, Page 444.

All of the described premises to be sold and conveyed subject to and with the benefit of
all rights, rights of way, restrictions, easements, covenants, liens or claims in the nature of liens,
improvements, public assessments, any and all unpaid taxes, tax titles, tax liens, water and sewer
liens and any other municipal assessments or liens or existing encumbrances of record which are
in force and are applicable, having priority over said mortgage, whether or not reference to such
restrictions, easements, improvements, liens or encumbrances is made in the deed.

Terms of sale: The properties will be offered in the entirety and individually. A deposit of
sixty thousand dollars (\$60,000.00) for all four properties, or fifteen thousand dollars
(\$15,000.00) per property by certified or bank check(s) must be shown at the time and place of
the sale in order to qualify as a bidder (the mortgage holder and its designee(s) are exempt from
this requirement), highest bidder will be required to be pay said deposit at the time and place of
sale located at 19-21 Sixth Avenue, Haverhill, MA 01830 and to sign written memorandum of sale

upon acceptance of bid. The balance of the purchase price is to be paid by wire transfer to Murphy & King, P.C., 28 State Street, Suite 3101, Boston, MA 02109 within thirty (30) days from the date of sale. Deed will be provided to purchaser for recording upon receipt in full of the purchase price. In the event of an error in this publication, the description of the premises contained in said mortgage shall control.

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

ARBA Credit Investors III, L.P., present holder of said mortgage,
By its Attorneys,
Murphy & King, P.C.
28 State Street, Suite 3101
Boston, MA 02109
(617) 423-0400