

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 April 20, 2023 and recorded with the Southern Essex Registry of Deeds on April 20, 2023 in Book 41529, Page 363 and the Assignment of Rents from Celest Investments LLC to NBT Bank, National Association dated April 20, 2023 recorded in the Southern Essex Registry of Deeds on April 20, 2023 in Book 41529, Page 376, 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 171, 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 **12 o'clock, P.M. on the 12th day of February, 2026**, at 22 Hilldale Avenue, Haverhill, MA 01832, which includes all and singular the premises described in said mortgage, excluding the properties known as and numbered 123-125 Cedar Street, Haverhill, MA and 1-7 Fifth Avenue, Haverhill, MA, which were released pursuant to the partial release of mortgage recorded with the Southern Essex registry of Deeds on October 8, 2024 in Book 42364, Page 337.

To wit:

22 Hilldale Avenue, Haverhill, MA

The land with the buildings thereon, in Haverhill, Essex County, Massachusetts, bounded and described as follows:

The land in Haverhill, Essex County, MA at 22 Hilldale Avenue and being shown as Lot 1 on a plan entitled "Plan of Land in Haverhill, MA for Abdelkrim Kounnichi" by Merrimack Engineering dated January 4, 2004 and recorded with Essex South District Registry of Deeds. Reference is made to said plan for a complete description of the premises.

This conveyance is subject to any and all provisions of any municipal ordinance or regulation, and federal, state or local law, including but not limited to, the provision of any zoning, building, planning, or inland wetland rules and regulations governing the subject property.

This conveyance is also subject to easements, restrictions, rights and encumbrances as of record as they are appearing in the Essex South County Registry of Deeds.

For title see deed recorded with the Southern Essex Registry of Deeds on April 20, 2023 in Book 41529, Page 358.

The 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: A deposit of fifteen thousand dollars (\$15,000.00) by certified or bank check 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 22 Hilldale Avenue, Haverhill, MA 01832 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