

## MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Anne S. Skorupski to Financial Freedom Senior Funding Corporation, A Subsidiary Of Indymac Bank, F.S.B, dated June 28, 2007 and recorded at Hampden County Registry of Deeds on July 20, 2007, in Book No. 16819, at Page 599, assigned to Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for Financial Freedom Acquisition LLC by Assignment of Mortgage dated September 29, 2009 and recorded with said Deeds on September 30, 2009 in Book No. 18006, at Page 302, and assigned to Secretary of Housing and Urban Development Washington D.C. by Assignment of Mortgage dated January 12, 2016 and recorded with said Deeds on February 11, 2016 in Book No. 21060, at Page 290, and assigned to Windstream Capital LLC by Assignment of Mortgage dated January 20, 2026 and recorded with said Deeds on January 21, 2026 in Book No. 26194, at Page 14, of which mortgage the undersigned is the present holder Windstream Capital LLC, for breach of the conditions of said mortgage and for the purpose of foreclosing same will be sold at public auction at 11:00 AM, on June 17, 2026 on the mortgaged premises being known as 98 Simonds Street, Ludlow, MA, being all and singular the premises described in said mortgage to wit:

Those ten (10) lots or parcels of land with all the improvements thereon, situated in Ludlow, Massachusetts, laid out and designated as Lots Numbered fifty (50), fifty one (51), fifty two (52), fifty three (53), fifty four (54), fifty five (55), fifty six (56), fifty seven (57), fifty eight (58), and fifty nine (59) on that plat of land entitled "Sunnyside Park, Ludlow, Massachusetts, Eagle Realty Company, owners, Central Falls, Rhode Island, J.K. Barker, Civil Engineer, Springfield Mass. May 1921." Which said plat is recorded in the records of land evidence in Hampden County Book of Plans number 0, Page 10, to which reference may be had for a more particular description.

Being the same premises as conveyed to the mortgagor by deed of Anna S. Szydlowski, dated June 28, 2007 and recorded at Hampden County Registry of Deeds on July 20, 2007, in Book No. 16819, at Page 598.

The above described premises will be sold **SUBJECT TO** and with the benefit of all restrictions, easements, covenants, conditions, building and zoning laws, to any and all unpaid taxes, tax titles, water and sewer charges, municipal or other public taxes, assessments or liens, rights of tenants and parties in possession, if any.

### **TERMS OF SALE:**

A deposit of \$7,500.00 DOLLARS shall be required to be made to the mortgagee in cash, by certified or by cashier's check at the time and place of the sale as a deposit. The successful bidder will be required to execute an Auction Sale Agreement immediately after the close of the bidding. The balance of the purchase price shall be paid in cash, by certified check, by cashier's check, or other check satisfactory to Mortgagee's attorney within thirty (30) days thereafter at the offices of BARSH AND COHEN, P.C., Attorneys for the Mortgagee, 500 Turnpike Street Suite 201, Canton, MA 02021, in exchange for which and at such time and place, the deed shall be delivered to the purchaser for recording.

The Mortgagee reserves the right to amend the foregoing terms of sale by written or oral announcement made before the auction sale, during the sale thereof or at the commencement of or during any postponed sale, the right to bid at the sale, to reject any and all bids, and to postpone the sale up until the time the property is declared sold by the auctioneer.

The description of the premises contained in said mortgage shall control in the event of an error in the Notice of Mortgagee's Sale or its publication.

OTHER TERMS TO BE ANNOUNCED AT THE TIME AND PLACE OF THE SALE.

Dated: May 7, 2026

(signed:) Windstream Capital LLC  
Present Holder of said Mortgage  
By its Attorneys,  
Barsh and Cohen, P.C.

Neil S. Cohen, Esquire  
Attorney for the Mortgagee  
500 Turnpike Street Suite 201, Canton, MA 02021  
(617) 332-4700