

MORTGAGEE'S SALE OF REAL ESTATE
21 Pupkis Road, Tewksbury, MA

By virtue and in execution of the power of sale contained in a certain Mortgage given by Kristopher Gaff to Eagle Bank, said Mortgage dated March 6, 2025, and recorded with the Middlesex North District Registry of Deeds, in Book 39114, Page 1, of which Mortgage the undersigned is the present holder, for breach of conditions of said Mortgage and for the purpose of foreclosing the same, the same will be sold at Public Auction at 12:00 p.m. on the 1st day of June 2026 on the mortgaged premises, hereinafter described, all and singular the premises described in said Mortgage to wit:

Locus: 21 Pupkis Road, Tewksbury, MA 01876

The legal description of the Mortgaged Premises is hereinafter the following:

The land with the buildings thereon in Tewksbury, Middlesex County, Massachusetts, situated on the Northeasterly side of Pupkis Road and being shown as Lots 77 and 78 and the greater portion of Lots 76 and 75 on a plan of land entitled "Shawsheen River Park, Tewksbury-Billerica, Mass., J.W. Arey, C.E.", dated May, 1909 and recorded in Middlesex North District Registry of Deeds, Plan Book 26, Plan 41 and thus bounded:

SOUTHWESTERLY by Pupkis Road, 95 feet;

NORTHWESTERLY by Lot 79 on said plan, 87 .50 feet;

NORTHEASTERLY by Lots 105 and 106 on said plan, 50 feet;

SOUTHEASTERLY by the remainder of Lot 76 on said plan, 7.5 feet;

NORTHEASTERLY again by the remainder of Lot 76 and by the remainder of Lot 75 on said plan, 45 feet;
and

SOUTHEASTERLY by the remainder of Lot 7 5 on said plan, 80 feet.

Said land is also shown as a portion of Lot 9 on a plan of land entitled Plan of Land in Tewksbury, Mass., prepared for George T. DeViller & William J. Rice", Scale 1"=40', June 10, 1985, William G. Troy & Associates, recorded with said Registry of Deeds, Plan Book 150, Plan 81.

For title reference, see Deed from Ryan Minesinger and Brenda Minesinger to Kristopher Gaff, dated August 9, 2018, and recorded with Middlesex North District Registry of Deeds in Book 32406, Page 273.

In the event of any typographical error set forth in the legal descriptions contained above, the legal description of the premises, the descriptions set forth and contained in the Mortgage shall take precedence.

TERMS OF SALE: TWENTY THOUSAND (\$20,000.00) DOLLARS will be required to be paid in cash, certified check or cashier's check of any bank or trust company doing business in the Commonwealth of Massachusetts, by the purchaser, at the time and place of sale as a deposit. A Memorandum of Sale ("Memorandum") shall be executed upon acceptance of the bid and all terms thereunder shall be binding upon the bidder, including the condition that should the high bidder for whatever reason fail to perform under the aforesaid Memorandum, in such event, the bidder shall forfeit the deposit in full which shall become the property of the Mortgagee. The Mortgagee reserves the right without further publication, advertisement or notification to offer the property to the second highest bidder under the same conditions set forth herein. The Mortgagee further reserves the right without further publication, advertisement, or notification, to purchase the within described property at the amount bid by the second highest bidder. The terms of the Memorandum of Sale shall be announced prior to the bid. The balance of the bid price is to be paid in cash, certified check or cashier's check drawn upon any bank or trust company doing business in the Commonwealth of Massachusetts within thirty (30) days after the date of sale to be deposited in escrow with Riccardo L. Rullo, Esquire attorney for Eagle Bank. Deed (which shall be in the form of the usual Mortgagee's Deed under the Statutory Power of Sale) to be delivered within three (3) days thereafter at which time it shall be the sole and exclusive responsibility of the successful bidder to cause the same to be recorded with the Middlesex North District Registry of Deeds in accordance with law.

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

EAGLE BANK
By its attorney,
RICCARDO L. RULLO
LAW OFFICES OF RICCARDO L. RULLO, PLLP
35 BEDFORD ST, SUITE 4, LEXINGTON, MA 02420
617-366-6744

Dated: 5/7/2026