

MORTGAGEE'S SALE OF REAL ESTATE  
30 Merrill Avenue, Belmont, MA

By virtue and in execution of the power of sale contained in a certain Mortgage given by John E. Spuria and Betsy C. Spuria to Naveo Credit Union, said Mortgage dated November 21, 2018, and recorded with the Middlesex South District Registry of Deeds, in Book 71928, Page 344, 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 1:00 p.m. on the 22nd day of July 2026 on the mortgaged premises, hereinafter described, all and singular the premises described in said Mortgage to wit:

Locus: 30 Merrill Avenue, Belmont, MA 02478

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

A certain parcel of land with the buildings thereon, situated in Belmont, Middlesex County, Massachusetts, being Lot 76 as shown on a plan entitled "Plan of 'Wellington Park', Building Lots in Belmont, Mass. Property of L.S. Hamilton" dated April 1911, by Water C. Stevens, Civil Engineer & Surveyor, recorded with Middlesex South District Deeds, Plan Book 201, Plan 45, bounded and described as follows:

NORTHEASTERLY      by Merrill Avenue, as shown on said plan, fifty (50) feet;  
NORTHWESTERLY      by Lot 77, as shown on said plan, one hundred (100) feet;  
SOUTHWESTERLY      by Lot 81, as shown on said plan, fifty (50) feet;  
SOUTHEASTERLY      by Lot 75, as shown on said plan, one hundred (100) feet.

Containing 5,000 square feet, according to said plan.

For title reference, see Deed of John E. Spuria dated November 21, 2018, and recorded with Middlesex South District Registry of Deeds in Book 71928, Page 341.

In the event of any typographical error set forth in the legal descriptions contained above, 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 Naveo Credit Union. 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 South District Registry of Deeds in accordance with law.

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

NAVEO CREDIT UNION  
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: 7/1/2026