

MORTGAGEE'S SALE OF REAL ESTATE
46 Millbury Street, Worcester, MA

By virtue and in execution of the power of sale contained in a certain Mortgage given by 46 Millbury Street LLC to Salem Five Cents Savings Bank, said Mortgage dated June 15, 2023, and recorded with the Worcester South District Registry of Deeds, in Book 69261, 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 10:00 a.m. on the 5th day of August 2026 on the mortgaged premises, hereinafter described, all and singular the premises described in said Mortgage to wit:

Locus: 46 Millbury Street, Worcester, MA 01610

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

The land, with the buildings thereon, situated in Worcester, Worcester County, Massachusetts, on the westerly sides of Millbury Street, bounded and described as follows:

Beginning at a point on the westerly line of Millbury Street, distant one hundred thirteen and thirteen hundredths (113.13) feet southerly measured on said westerly line of Millbury Street from the intersection of said westerly line with the southerly line of Lamartine Street and at the southeast corner of land now or formerly of Medel Block;

Thence westerly by said Block land, ninety-two and eighty-four hundredths (92.84) feet to South Harding Street;

Thence southerly by said South Harding Street, forty-six and three tenths (46.3) feet to land now or formerly of one Carey;

Thence easterly by said Carey land, ninety-six and three hundredths (96.03) feet to a point in said westerly line of Millbury Street;

Thence northerly by said westerly line of Millbury Street, forty-five and seventy-eight hundredths (45.78) feet to the place of beginning.

Containing 4,355 square feet of land

Meaning and intending to describe and encumber the same premises conveyed to the within Mortgagor by virtue of a deed from Dzung Doan, dated June 27, 2018, as recorded with the Worcester County South District Registry of Deed in Book 59024, Page 120.

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 Salem Five Cents Savings 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 South District Registry of Deeds in accordance with law.

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

SALEM FIVE CENTS SAVINGS 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: 7/1/2026