

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain Mortgage given by Sandra D. Reed to Jeanne D'Arc Credit Union dated October 31, 2002 and recorded with the Middlesex North Registry of Deeds in Book 13954, Page 198 of which Mortgage the undersigned is the present holder, for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 10:00 AM on the 24th day of July, 2026 at 4 Windsor Street, Chelmsford, Massachusetts 01824, all and singular the premises described in said Mortgage, to wit:

The land in Chelmsford with the buildings thereon, being bounded and described as follows:

Lot 8A/11B Windsor Street on a plan of land entitled, "Plan of Land in Chelmsford, Mass., for Edward Gagnon", surveyed June 18, 1964, by Dana F. Perkins & Sons, Inc., Civil Engineers & Surveyors, recorded with Middlesex North District Registry of Deeds in Plan Book 100, Plan 159B, however the said premises are bounded and described according to said plan. This Lot also known and designated as Lot 8.

Being the property conveyed to the mortgagor by deed recorded with said Registry of Deeds in Book 2410, Page 579.

The premises are to be sold subject to and with the benefit of all easements, restrictions, encroachments, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments, prior liens or other encumbrances of record, rights of tenants and parties in possession.

TERMS OF SALE:

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) shall be required to be paid to the mortgagee in cash, by certified or bank's cashier check at the time and place of sale; the mortgage holder and its designees are exempt from this requirement. The high bidder will be required to sign a written Memorandum of Sale at the close of bidding. The balance of the purchase price is to be paid by certified check or by bank cashier's check within 30 days from the date of the sale at the offices of mortgagee's attorney. The description of the premises contained in said mortgage shall control in the event of a typographical error in this publication. **TIME WILL BE OF THE ESSENCE.**

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

Jeanne D'Arc Credit Union
Present Holder of said Mortgage,
By Its Attorney,
Edward P. McCarthy
McCarthy Law Office, LLC
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Waltham, MA 02451
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