

MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain Mortgage dated May 21, 1998 from Michael F. Ritchie and Susan K. Ritchie to Associates Home Equity Services, Inc. recorded with Middlesex County (Northern District) Registry of Deeds in Book 9303, Page 2, the undersigned CitiMortgage, Inc. being the present holder of said mortgage as successor by merger to CitiFinancial Mortgage Company, Inc. formerly known as Associates Home Equity Services, Inc., for breach of the conditions of said Mortgage and for the purpose of foreclosing the same will be sold at Public Auction at:

2:00 P.M. on Wednesday, October 27, 2021

upon the hereinafter-described premises, known as and numbered as 27 Franklin Street, Billerica, Middlesex County, Massachusetts, all and singularly the premises described in said mortgage, to wit:

The land in Billerica, Middlesex County, Commonwealth of Massachusetts, being shown as Lot 36 on a plan of land entitled, "Archer Estates, Billerica, Mass." Owned by Mac-bro Const. Corp, Flavell Road, Groton, Scale: 1 inch equals 100 feet., Date: June 1, 1970, said plan is recorded with the Middlesex North District Registry of Deeds, Plan Book 112, Plan 57, bounded and described as follows:

NORTHERLY: by the sideline of Franklin Street, as shown on said plan, 125 feet;

EASTERLY: by a portion of Lot 35, as shown on said plan, 100 feet;

SOUTHERLY: by land now or formerly of Ripley, as shown on said plan, 150 feet;

WESTERLY: by the sideline of Warren Street as shown on said plan, 75 feet; and

NORTHWESTERLY: on a curve at the junction of said Warren Street and Franklin Street, as shown on said plan, 39.27 feet.

Containing 15,000 square feet of land according to said plan.

For Mortgagors' title see Deed recorded in Book 3178, Page 83.

The above-described premises shall be subject to all easements, restrictions, municipal or other public taxes, assessments, liens or claims in the nature of liens, outstanding tax titles, building, zoning and other land use laws and all permits and approvals issued pursuant thereto, including, without limitation, orders of conditions, and existing encumbrances of record created prior to said Mortgage, if there be any. Said premises are to be sold subject to the right of redemption of the United States of America, if any there be.

TERMS OF SALE: The highest bidder shall be required to make a deposit of \$10,000.00 to the holder of said Mortgage, in cash or by certified or bank cashier's check at the time and place of said sale of said premises. The balance of the purchase price is to be paid to said holder in cash, by certified check or bank cashier's check, and thereupon the deed shall be delivered, in thirty (30) days from the date of sale at the firm of Cunningham, Machanic, Cetlin, Johnson, Harney & Tenney, LLP, Attorneys for said holder, 220 North Main Street, Suite 301, Natick, Massachusetts. The successful bidder shall be required to sign a Memorandum of Terms of Sale. The description of the premises contained in said Mortgage shall control in the event of an error in publication.

Other terms, if any, to be announced at the time and place of sale.

CITIMORTGAGE, INC., successor by merger to CitiFinancial Mortgage Company, Inc. formerly known as Associates Home Equity Services, Inc.

Present Holder of Said Mortgage,

By its Attorneys,

CUNNINGHAM, MACHANIC, CETLIN,

JOHNSON, HARNEY & TENNEY, LLP

220 North Main Street, Suite 301

Natick, MA 01760

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