

MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain Mortgage dated November 20, 2003 from Sean M. O'Brien and Jennifer E. O'Brien to CitiBank, Federal Savings Bank, recorded with the Essex County (Northern District) Registry of Deeds in Book 8443, Page 285, the undersigned CitiBank, N.A., successor by merger to CitiBank, Federal Savings Bank, being the present holder of said mortgage, for breach of the conditions of said Mortgage and for the purpose of foreclosing the same will be sold at Public Auction at:

12:00 P.M. on Thursday, June 22, 2023

upon the hereinafter-described premises, known as and numbered as 378 South Main Street, Andover, Essex County, Massachusetts, all and singularly the premises described in said mortgage, to wit:

The land in said Andover which is shown as Lot #2 on that plan of land entitled "Plan of Land in Andover, MA., as subdivided by Robert & Anna White," dated February, 1959, drawn by Clinton F. Goodwin, Engineer, and recorded at the Registry of Deeds at the Northern Registry District of said County as Desk Plan No. 2798. Said Lot is bounded as follows, all as shown on said plan:

Westerly 65 feet by South Main Street;
Northerly 120 feet by Lot #1 as so shown;
Easterly 90 feet by land now or formerly of White;
Southerly 95 feet by a strip of land reserved for Robert & Anna White; and
Southwesterly 39.27 feet by a curved line to the point of beginning.

Being all the same lands and premises conveyed to Sean M. O'Brien and Jennifer E. O'Brien by deed from Kenneth Vernon Liversidge recorded February 28, 2001 in Book 6027, Page 233 of the Essex County, Massachusetts Register of Deeds.

The above-described premises shall be conveyed subject to a First Mortgage from Sean M. O'Brien and Jennifer E. O'Brien dated October 7, 2002, recorded in Book 7160 Page 91, as assigned of record.

The above-described premises shall be conveyed 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.

CITIBANK, N.A., successor by merger to CitiBank, Federal
Savings Bank,
Present Holder of Said Mortgage,
By its Attorneys,

CUNNINGHAM, MACHANIC, CETLIN,
JOHNSON, HARNEY & TENNEY, LLP
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