MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by C Louise Hadley to Financial Freedom Senior Funding Corporation, A Subsidiary of Indy MAC Bank, FSB, dated September 9, 2005 and recorded at Worcester County Registry of Deeds on September 14, 2005, in Book No. 37311, at Page 155, modified by Assignment of Mortgage to Mortgage Electronic Registration Systems, Inc. ("MERS"), A Delaware Corporation, Its Successors or Assigns, as nominee for Financial Freedom Acquisition LLC dated September 25, 2009 and recorded at Worcester County Registry of Deeds on October 5, 2009, in Book No. 44929, at Page 162, and by Assignment to Secretary of Housing and Urban Development dated January 22, 2013 and recorded at Worcester County Registry of Deeds on January 31, 2013, in Book No. 50379, at Page 209 and by Assignment to H.O.M.E.S., SPE, LLC, A Florida Limited Liability Company A/K/A HOMES SPE, LLC dated March 5, 2024 and recorded at Worcester County Registry of Deeds on March 15, 2024, in Book No. 70288, at Page 35, and by Assignment to AFL HECM LLC, by it's Servicer Statebridge Company, LLC dated March 6, 2024 and recorded at Worcester County Registry of Deeds on March 15, 2024, in Book No. 70288, at Page 38, of which mortgage the undersigned is the present holder AFL HECM LLC, by it's Servicer Statebridge Company, LLC, 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 January 28, 2025 on the mortgaged premises being known as 622 Shrewsbury Street, Holden, MA, being all and singular the premises described in said mortgage to wit:

A certain lot of land with the buildings thereon located on the northerly side of Shrewsbury Street in Holden, Worcester County, Massachusetts, and being Lot 3 on Plan of House Lots surveyed for Carl F. Anderson by Wachusett Engineering & Construction Co., Inc. dated November 1961 and recorded in Worcester District Registry of Deeds, Plan Book 262, Plan 40, to which plan reference is hereby made for a more particular description.

Being the same premises as conveyed to the mortgagor by deed of William C. Hadley and C Louise Hadley, dated October 20, 1997, and recorded on November 12, 1997 at Worcester County Registry of Deeds in Book No. 19339, at Page 57.

The above described premises will be sold **SUBJECT TO** and with the benefit of all restrictions, easements, covenants, conditions, building and zoning laws, to any and all unpaid taxes, tax titles, water and sewer charges, municipal or other public taxes, assessments or liens, rights of tenants and parties in possession, if any.

TERMS OF SALE:

A deposit of \$7,500.00 DOLLARS shall be required to be made to the mortgagee in cash, by certified or by cashier's check at the time and place of the sale as a deposit. The successful bidder will be required to execute an Auction Sale Agreement immediately after the close of the bidding. The balance of the purchase price shall be paid in cash, by certified check, by cashier's check, or other check satisfactory to Mortgagee's attorney within thirty (30) days thereafter at the offices of BARSH AND COHEN, P.C., Attorneys for the Mortgagee, 500 Turnpike Street Suite 201, Canton, MA 02021, in exchange for which and at such time and place, the deed shall be delivered to the purchaser for recording.

The Mortgagee reserves the right to amend the foregoing terms of sale by written or oral announcement made before the auction sale, during the sale thereof or at the commencement of or

during any postponed sale, the right to bid at the sale, to reject any and all bids, and to postpone the sale up until the time the property is declared sold by the auctioneer.

The description of the premises contained in said mortgage shall control in the event of an error in the Notice of Mortgagee's Sale or its publication.

OTHER TERMS TO BE ANNOUNCED AT THE TIME AND PLACE OF THE SALE.

Dated: December 22, 2024

(signed:) AFL HECM LLC, by it's Servicer Statebridge Company, LLC Present Holder of said Mortgage By its Attorneys, Barsh and Cohen, P.C.

Neil Cohen, Esquire Attorney for the Mortgagee 500 Turnpike Street Suite 201, Canton, MA 02021 (617) 332-4700