MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Hirme Romero to Celtic Bank Corporation, dated April 26, 2022 and recorded at Essex County (Northern District) Registry of Deeds on April 28, 2022, in Book No. 17426, at Page 133, of which mortgage the undersigned is the present holder Celtic Bank Corporation, 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 March 13, 2025 on the mortgaged premises being known as 26 Leslie Street, Lawrence, MA, being all and singular the premises described in said mortgage to wit:

The land with the buildings and improvements thereon situated in Lawrence, Essex Cou·nty,

Massachusetts, bounded and described as follows:

NORTHERLY: by Leslie Street, sixty (60) feet;

EASTERLY: by Lot 29 on plan hereinafter mentioned one hundred (100) feet;

SOUTHERLY: by Lots 24 and 25 on said Plan sixty (60) feet; and

WESTERLY: by land now or formerly of Scanlon one hundred (100) feet.

Said premises consist of lots 28 on "Plan of Lots owned by J.P.S. Mahoney, Lawrence, Mass, Oct. 1906" which Plan is recorded with North District of Essex Registry of Deeds as Plan No. 0380 and the easterly ten feet of land shown as of "Crombie" on said Plan

Being the same premises as conveyed to the mortgagor by deed of The Secretary of Housing and Urban Development of Washington, D.C., dated April 4, 2012, recorded at Essex County (Northern District) Registry of Deeds on April 6, 2012 in Book No. 12890, at Page 107.

The above described premises will be sold **SUBJECT TO** first mortgage given by Hirme Romero to Mortgage Electronic Registration Systems, Inc., as a nominee for Residential Mortgage Services, Inc., dated November 28, 2016 and recorded at Essex County (Northern District) Registry of Deeds on December 2, 2016, in Book No. 14901, at Page 157 in the amount of 225,000.00 dollars, 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 \$10,000.00 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: February 6, 2025

(signed:) Celtic Bank Corporation 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