

Mortgagee's Foreclosure AUCTION

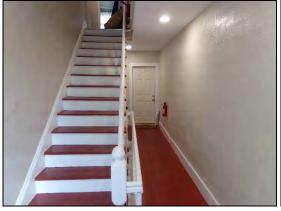
5,060+/- SF, 5-UNIT MULTI-FAMILY HOME (1) 2BR, (3) 3BR, (1) 5BR — Updates Throughout 77-79 BEACH ST., HAVERHILL, MA Close to Commuter Rail & Bus Station

Tuesday, April 29 at 11:30 am On-site

MA Auc. Lic. #111











The following information is provided to you as a matter of convenience only, and no representation or warranty, expressed or implied, is made as to its accuracy or completeness.

Prospective purchasers of the auction property are responsible for conducting such due diligence of their own as they consider appropriate, prior to bidding at the auction sale.

All information contained within this Property
Information Packet was derived from reliable sources and
is believed to be correct, but is not guaranteed. Buyers
shall rely entirely on their own judgment and inspection.

Announcements from the Auction Block will take precedence over any previously printed material or any other oral statements made.

HAVERHILL, MA

Six Income Properties to be Offered Individually (5) Multi-Unit Residential & (1) Mixed-Use

The majority of these predominantly turn-of-the-century character properties have benefitted from recent extensive renovations with the others having been updated through the years













NS: Tuesday, April 29 See chart for times & locations

Haverhill is a vibrant Essex County city on the New Hampshire border, 35± miles north of Boston

These six properties are generally located within a block of the bus & within a mile of the central business district, MBTA commuter rail station as well as I-495

Aucton Time	Haverhill, MA Address	SF GLA	# Units	Description	Acre	Zoning	Auc Ref
11:00 AM	368-370 River St	6,600±	6	Apartment Building with (5) 3BR, (1) 2BR	0.138±	RU	25-2111
11:30 AM	77-79 Beach St	5,060±	5	Multi-Family with (1) 5BR, (3) 3BR, 1 (2BR)	0.176±	RU	25-2112
12:00 PM	128 Washington St	6,928±	4	Mixed-Use - (2) Comm Office & Restaurant, (2) 2BR	0.041±	CC	25-2113
12:30 PM	5-7 Arlington St	5,025±	6	Multi-Family with (3) 3BR, (3) 2BR	0.084±	СС	25-2114
1:00 PM	1-7 5th Ave	7,056±	6	Multi-Family with (3) 3BR, (3) 2BR	0.144±	RU	25-2115
1:30 PM	123-125 Cedar St	5,601±	6	Apartment Building with (4) 3BR, (2) 2BR	0.99±	RH	25-2116

Property Information & Full Terms at: **JJManning.com** 800.521.0111

179 Old King's Hwy, Yarmouth Port, MA 02675









Terms of Sale:

10% certified deposit of which \$25,000 minimum per property in certified or bank check at these Mortgagee's Foreclosure auctions & remainder by 4pm ET on Thursday, May 1, 2025. Balance in 30 days. Other terms, if any, announced at the sale. All information derived from reliable sources believed correct, but not guaranteed Buyers shall rely entirely on their own judgment and inspection. Announcements from the Auction Block take precedence over any previously printed material or any other oral statements made. JJManning Auctioneers is acting exclusively on behalf of Seller in this transaction.

MEMORANDUM OF SALE OF REAL PROPERTY BY AUCTIONEER (FORECLOSURE OF MORTGAGE)

Date: April 29, 2025 Haverhill, Massachusetts

I hereby acknowledge to have this day purchased at a Mortgagee's Sale at Public Auction by JJ Manning, Auctioneer, (the "Auctioneer") that certain parcel of land with buildings thereon

known and numbered as 77-79 Beach Street, Haverhill, Massachusetts

now or formerly of CELEST INVESTMENTS LLC

Time is of the essence of this Agreement.

and described in the Notice of Mortgagee's Sale of Real Estate attached hereto as Exhibit "A" and I agree to comply with the Terms and Conditions of the Auction as stated by the Auctioneer such being part of this Memorandum of Sale.

I have made the required deposit to bind the sale, to be forfeited to the use of the Mortgagee in the event I fail to comply with the residue of the terms of sale, but a forfeiture of said sum shall not release me from my liability under this contract. The balance of the purchase money is to be paid in cash, certified bank check or bank cashiers check in accordance with the terms of sale.

Settlement is to be made at Mirrione, Shaughnessy & Uitti, LLC. by 12:00 P.M. (NOON) on or before the thirtieth (30th) day following the execution of this Memorandum. This date and place may however be altered by agreement by the parties of the sale.

I agree to comply with the Terms and Conditions of the Auction as stated by the Auctioneer such being part of this Memorandum of Sale.

SOLD FOR

\$
DEPOSIT

BALANCE

ADDRESS/EMAIL ADDRESS

WITNESS
NAME:

TELEPHONE NUMBER

Memorandum of Sale Signed at

AM / PM.

TERMS & CONDITIONS OF THE AUCTION

This auction is for the property known as 77-79 Beach Street, Haverhill, Massachusetts (hereinafter "the Premises").

Verbal descriptions by RD WAB SPV LLC (hereinafter "the Mortgagee"), the Auctioneer or anyone connected with this sale shall not invalidate nor become part of this sale, as the Purchaser, by bidding here today acknowledges that he/she has examined these premises and the title thereto, to his/her satisfaction and accepts all known and unknown defects.

The Mortgagee and all parties for whom the Auctioneer may be acting shall not be liable for any reason whatsoever as to the accuracy of description of the listed Premises, the bounds, area involved, building and or buildings, taxes and encumbrances of every name and nature.

The Purchaser shall deposit the required deposit with the Auctioneer. Failure on the part of the Purchaser to execute a Memorandum of Sale after the Premises are sold to him/her or failure on the part of the Purchaser to perform within the specified time, as stated here today, will result in a forfeiture of deposits as liquidated damages and not as a penalty for not completing this sale.

If the deposit is so retained, it shall become the property of the mortgagee as seller under this agreement and shall not be applied on the mortgage debt and such retention of the deposit shall not release the successful bidder from his or her obligations hereunder, should the mortgagee decide to pursue the same, the mortgagee reserving the rights to pursue and/or cease to pursue any and all other rights, remedies, and courses from time to time available. Should the mortgagee elect to pursue such remedies, or should the mortgagee seek damages against the successful bidder for any reason whatsoever, the mortgagee shall be entitled to recover from the successful bidder its reasonable counsel fees and costs associated with any legal action (whether or not a lawsuit is instituted).

The Purchaser is buying subject to "GUARANTEED PERFORMANCE" of the amount bid and entered on the Memorandum of Sale. Guaranteed performance is understood to mean that in the event of default, by this Purchaser, necessitating a resale at public auction for any lesser amount, this Purchaser will pay the difference between his/her bid and that of the resale bid, if any, and further agrees to pay all costs of collecting said deficiency, if such is needed, to include reasonable attorneys fees, court costs and witness fees. The Purchaser shall have no claim to any excess that may be created by a resale.

In the event that the Purchaser at the foreclosure sale shall default in the purchase of the Premises according to the terms of this Notice of Sale and/or the terms of the Memorandum of Sale executed at the time of the foreclosure, the Mortgagee reserves the right to sell the property by Foreclosure

Deed to the second highest bidder provided that the second highest bidder shall deposit with Mortgagee's attorneys, Mirrione, Shaughnessy & Uitti, LLC, the amount of the required deposit as set forth herein within three (3) business days after written notice of default of the previous highest bidder and title shall be conveyed to said second highest bidder within twenty (20) days of said written notice. If the second highest bidder shall refuse to execute the Memorandum of Sale, the Mortgagee may, but is not obligated to do so, purchase the Premises for the amount of the second highest bid.

The owners of the premises, the Auctioneer and all parties for whom the Auctioneer may be acting, shall not be liable to any/all persons while you are in, on or about the Premises. ALL PERSONS ARE UPON THESE PREMISES AT THEIR OWN RISK.

Where a deposit has been made, only the refund of such deposit will be made to the Purchaser and this shall be Purchaser's sole remedy at law or in equity if (1) this parcel cannot be delivered in accordance with the terms as specified; or, (2) the foreclosure is rendered void or voidable due to a defect including, but not limited to, inadequate notice to lienholders, inadequate publication or defective judgment. The Purchaser agrees to accept as full settlement the refund of such deposit and to create no liability against the Mortgagee, the Auctioneer and all parties involved in this sale.

If the Mortgagee is unable to convey title because the Land Court has not yet issued a physical Judgment pursuant to the Service Members Civil Relief Act, the Mortgagee will be entitled to an extension of time to perform until it receives said Judgment. Upon receipt of the Land Court Judgment and notification to the Purchaser, the Purchaser shall have five (5) business days from said notification to deliver the balance of the purchase price. Notwithstanding the foregoing, the Purchaser shall have the right to accept conveyance without the Land Court Judgment, in which case the Purchaser assumes all risks and responsibilities related thereto. Time is of the essence of this agreement.

The Auctioneer reserves the following:

- (1) the right to re-offer the listed parcel, opening at the last bid, in the event two or more bidders claim to be the successful Bidder.
- (2) the right to bid for and on behalf of any Purchaser and the Mortgagee.
- (3) the right to accept or reject any and all bids.

No personal property within, on or about the listed Premises is included in this sale unless specifically listed in an attached sheet as an addendum.

The Purchaser shall take the property subject to all real estate taxes, water and sewer charges, utility obligations, assessments and liens or claims in the nature of liens up to the time of the recording of the Foreclosure Deed.

The Purchaser shall pay all costs of recording and required documentary stamps. In addition, the Purchaser shall be responsible for any attorney's fees and costs relative to title examination, document preparation and closing as well as any real estate broker's commissions which may be due, if any.

The title to the Premises shall be that which was conveyed by the Mortgage Deed to the Mortgagee and the Purchaser shall take title to the Premises by the usual Foreclosure Deed without covenants.

The Premises is being sold "AS IS" and without representation or warranty of its condition, construction, fitness for habitation or whether it conforms to applicable federal, state or local building and sanitary codes, including but not limited to whether or not the septic system, if any, complies with Title 5 Regulations enacted by the Department of Environmental Protection and any and all state and local requirements for septic approval and inspection. Any and all septic system approvals, certifications, inspections and upgrades shall be conducted and paid for by the Purchaser. The Purchaser hereby agrees to inspect the septic system, if any, and comply with Title 5 requirements at his/her own expense. The Purchaser agrees to indemnify and hold harmless the foreclosing Mortgagee concerning any and all ramifications arising from Title 5 septic requirements. THE FORECLOSING MORTGAGEE SHALL NOT BE LIABLE OR RESPONSIBLE FOR ANY APPROVALS, CERTIFICATIONS, INSPECTIONS AND UPGRADES OF THE SEPTIC SYSTEM, IF ANY.

Purchaser acknowledges that the Premises is being sold in an "AS IS" and "WHERE IS" condition, without any representation or warranty whether express, implied, or imposed by law. Without limiting the foregoing total exclusion of representations and warranties, the sale is made without any representations or warranties as to the title, or as to the validity, enforceability, or perfection of Mortgagee's right or interest. Purchaser also acknowledges that Purchaser has not been influenced to enter into this transaction nor has it relied upon any warranties or representations of any kind, whether express or implied, including, without limitation, warranties as to merchantability of fitness for any particular purpose. In addition, Purchaser acknowledges that Purchaser shall be obligated to obtain all necessary certificates, permits or approvals in connection with the sale, construction, development, use or occupancy of the Premises.

The Premises is being sold subject to the rights of all existing tenants, occupants, and others claiming possession, if any. No representation is made by the Mortgage holder as to whether the present tenancies are subject to rent control, or what, if any, the monthly income rental income is from such tenancies.

The Purchaser, if needed, will be responsible for installation of fire and smoke detector devices in compliance with Massachusetts General Laws.

The Purchaser will be required to sign a notification certification that he/she has been properly advised as to the fact that the Premises being sold, if built prior to January 1, 1978, may have lead paint contamination. The Purchaser will be responsible for compliance with Massachusetts lead paint laws and regulations. In addition, the Mortgagee makes no representation of the Premises contains asbestos, radon or any other contaminant. The Purchaser shall take the Premises AS-IS.

Copies of the Memorandum of Sale and any certificates as announced are available for inspection.

The delivery of the Foreclosure Deed by the Mortgagee to Purchaser shall be deemed to be a full performance and discharge of every agreement and obligation of the Mortgagee.

The Auctioneer requests that all qualified bidders, please remain on the Premises even after the parcel is declared as sold, as the auction proceedings are not complete until the deposit as stipulated in the newspaper advertisement has been accepted by the Auctioneer, the Attorney and/or the Parties in Interest and the Memorandum of Sale has been signed.

ACCEPTANCE OF TERMS - ALL BIDDERS, BY BIDDING AT THIS AUCTION SALE SHALL BE DEEMED TO HAVE READ, HEARD AND UNDERSTOOD ALL THE AFOREMENTIONED TERMS AND CONDITIONS OF THIS AUCTION AND BY BIDDING, AGREE TO ABIDE BY SUCH RULES, REGULATIONS, TERMS AND CONDITIONS.

PURCHASER		

You have been the successful bidder at the foreclosure sale of the Premises. Pursuant to the Memorandum of Sale and Terms and Conditions of the Sale, you are required to complete the closing on or within thirty (30) days from this date. It is your responsibility to keep the Premises insured and you are responsible for any tenants that may exist on the Premises.

If you have an attorney that will represent you in the purchase of this property, that attorney should contact Gary M. Hogan, Esq. at Mirrione, Shaughnessy & Uitti, LLC as soon as possible to establish smooth communication and procedures regarding the closing. If you intend to finance the purchase, it is your responsibility to make sure that your financing bank is ready to close in thirty (30) days. You should have your mortgage representative and certainly the bank's counsel contact Gary M. Hogan as soon as possible. (You may want to order your title work done in advance through the financing bank. Remember, the foreclosing bank is not required to extend the closing past the scheduled closing date if your bank is not ready to close.)

The closing is scheduled to take place at Mirrione, Shaughnessy & Uitti, LLC, though arrangements are possible to close elsewhere.

PURCHASER		

EXHIBIT "A"

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain Commercial Mortgage, Security Agreement, Assignment of Leases and Rents and Fixture Filing dated September 3, 2024 given by Celest Investments LLC to RD WAB SPV LLC, said mortgage recorded with the Essex County (South) District Registry of Deeds in Book 42308, Page 313, and which mortgage the undersigned is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction at 11:30 a.m. on the 29th day of April, 2025 on the premises at 77-79 Beach Street, Haverhill, MA 01832, all and singular the premises described in said mortgage.

To wit:

Property Address: 77-79 Beach Street, Haverhill, Massachusetts 01832

The land in said Haverhill, Essex County, Massachusetts, with the buildings thereon, on the northerly side of Wilson Street, bounded and described as follows:

Beginning at the Southeasterly corner thereof at a point in the Northerly line of said Wilson Street 170 feet from the School House lot; and thence running

Northwesterly by land now or formerly of the Bowley Estate 100 feet to a stake by other land now or formerly of the Bowley Estate; thence

Southwesterly by the last mentioned land 34 feet to other land now or formerly of the Bowley Estate; thence

Southerly by land now or formerly of the Bowley Estate 74 feet;

Southerly on a curve of 25 feet radius, 54 feet to said Wilson Street; and and Easterly thence

Northeasterly by said Wilson Street 60 feet to said land now or formerly of the Bowley Estate and the point begun at.

Siad premises are conveyed subject to the conditions that no building inferior to a good story and a half cottage house, with necessary outbuildings shall be erected thereon, insofar as the same may now be in force and applicable but no new impositions thereof are hereby intended anew.

ALSO: A certain parcel of land adjoining the above first described parcel and being all the land situated between the Westerly line of the premises herein conveyed and first described above, situated at the junction of Wilson and Beach Streets, in said Haverhill and the lines of said Streets, intending hereby to convey that parcel of land shown on a "Plan of a portion of the Bowley Estate" drawn by N. Spofford, Surveyor, marked "A" and bounded on the North by Lot #227 on said Plan; on the East by Lot #224 on said Plan, on the South by Wilson Street; and on the West by Beach Street and Wilson Street.

For grantor's title, see Deed recorded as Book 41444, Page 32.

Premises to be sold and conveyed subject to and with the benefit of all rights, rights of way, restrictions, easements, covenants, liens or claims in the nature of liens, improvements, public assessments, any and all unpaid taxes, tax titles, tax liens, water and sewer liens and any other municipal assessments or liens and rights of any tenants and parties in possession, if there be any, or existing encumbrances of record which are in force and are applicable, having priority over said mortgage, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the deed. The successful bidder will pay all costs of recording the foreclosure deed and any other foreclosure documents including, without limitation, all state and county excise stamp fees, and shall also be responsible for any Title 5 inspection and repair requirements.

Terms of sale: A ten (10%) percent deposit of which Twenty-Five Thousand and 00/100 Dollars (\$25,000.00) by certified or bank check will be required to be paid by the purchaser at the time and place of sale with the balance due on or before 4:00 p.m. May 1, 2025. A two (2%) percent buyer premium will be added to the highest bid to constitute the purchase price. The balance is to be paid by certified or bank check to Baker, Braverman & Barbadoro, P.C., 1200 Crown Colony Drive, Suite 610, Quincy, MA 02169 within thirty (30) days from the date of sale. Deed will be provided to purchaser for recording upon receipt in full of the purchase price. In the event of an error in this publication, the description of the premises contained in said mortgage shall control..

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

RD WAB SPV LLC Present holder of said mortgage By its Attorneys, Baker, Braverman & Barbadoro, P.C. 1200 Crown Colony Drive, Suite 610 Quincy, MA 02169

PROPERTY DESCRIPTION					
77 79 BE	77 79 BEACH ST				
State Clas	SS		1		
Land Area	a	0	.176 AC		
Parcel ID		50	4-239-7		
Book/Pag	ge	4	1444-32		
Deed Dat	e	02/	17/2023		
RE TAX RATE PER \$1,000					
1-Res	2-OpSp	3-Comm	4-Indust		
\$10.71	\$0.00	\$19.43	\$19.43		

Assessed owner as of January 1, 2024:

CELEST INVESTMENTS LLC 82 OSGOOD ST LAWRENCE MA 01843-1848

THE COMMONWEALTH OF MASSACHUSETTS SEE REVERSE SIDE FOR IMPORTANT INFORMATION City of Haverhill

Fiscal Year 2025 Actual Real Estate Tax Bill

Treasurer/Collector:					
Yenise Rozon, Cl	MMT/CMMC				
Office Ho	ours:				
Monday - Friday 8:0	0 AM - 4:00 PM				
Telephone N	umbers:				
Collector: (978)	374-2320				
Assessor: (978)	374-2316				
Mail Check Pay	ments To:				
,	City of Haverhill				
Collector of Taxes					
PO Box 4202					
Woburn, MA 01888-4202					
	Pay OnLine:				
,	www.cityofhaverhill.com				
Pay by Phone:					
(855) 453-8178					
Land Value	\$117,800				
Building Value	\$605,400				
Land Value \$117,800					

\$0

\$723,200

TAXPAYER'S COPY

IAMIAILIIOOOII			
Bill No.	9264		
Real Estate Tax	\$7,745.47		
Special Assessments	\$0.00		
Total Tax/Spec. Assess	s. \$7,745.47		
Preliminary Tax	\$3,338.83		
Current Payments/Cred	dits \$1,669.42		
Exemptions/Abatemen	ts \$0.00		
Past Due	\$1,669.41		
Interest	\$58.91		
Fees	\$0.00		
3rd Qtr. Due 2/3/2 4th Qtr. Due 5/1/2	· · · · · · · · · · · · · · · · · · ·		

SPECIAL ASSESSMENTS			
Туре	Amount	Interest	



City of Haverhill Treasurer/Collector 4 Summer Street, Room 114 PO Box 969 Haverhill, MA 01831-1099

Other Value

Total Taxable Value

Fiscal Year 2025 Actual Real Estate Tax Bill

CELEST INVESTMENTS LLC 82 OSGOOD ST LAWRENCE MA 01843-1848

COLLECTOR'S COPY 4th Quarter Payment **Return This Portion With Your Payment**

Bill Date	4/1/2025	Bill No.	9264
Location:			77 79 BEACH ST
Parcel ID:			504-239-7
AMOUNT DUE 5/1/2025		}	\$2,203.32

Interest at the rate of 14% per annum will accrue on overdue payments from the due date until payment is made.

> Payments made after 12/13/2024 may not be reflected on this bill.

Make Check Payable and Mail To:

City of Haverhill Collector of Taxes PO Box 4202 Woburn, MA 01888-4202

01030000000926400002203320004250501251

City of Haverhill Treasurer/Collector 4 Summer Street, Room 114 PO Box 969 Haverhill, MA 01831-1099



10-14

Fiscal Year 2025 Actual Real Estate Tax Bill

CELEST INVESTMENTS LLC 82 OSGOOD ST LAWRENCE MA 01843-1848

653

Bill Date 1/1/2025 Bill No. 9264 Location: 77 79 BEACH ST 504-239-7 Parcel ID: **AMOUNT DUE 2/3/2025** \$3,931.64

COLLECTOR'S COPY **3rd Quarter Payment Return This Portion With Your Payment**

Abatement applications are due in the Assessor's office at City Hall by 2/3/2025.

Make Check Payable and Mail To:

City of Haverhill Collector of Taxes PO Box 4202 Woburn, MA 01888-4202 R

(/portal/(S(zwhyar3eaueblfqxh2l5zkvo))/2/Site.aspx?g=0274c9ad-5cf8-48d7-adb3-ee305a0eeb85)



Sign In (customerlogin.aspx? billerguid=40c81028-0990-

Q Search (customerlocator.aspx? iti=8&bg=40c81028-0990-4e89aad9**9** Help

4e89-aad9- 75fe26c6872a&vsii=1&i=7f99179e-75fe26c6872a&iti=8&vs=1) bfde-495b-ab44-7043c36b0ad5)

Related Invoices

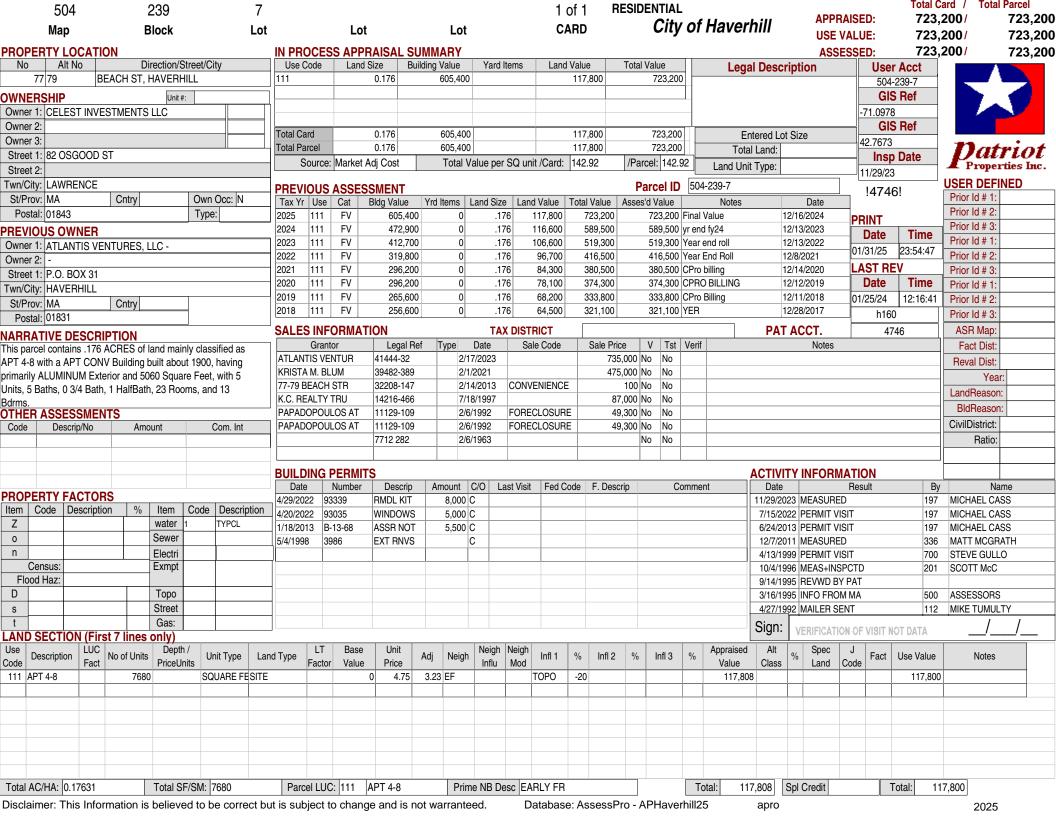
We found the following related invoices. Please review your results and selected invoices to Pay.

Select	Invoice	
	CELEST INVESTMENTS LLC Due on 5/1/2025 Balance Due: \$6,253.80	✓ View Invoice (https://www.invoicecloud.com/portal/pdf.aspx?InvoiceGUID=7f99179e-bfde-495b-ab44-7043c36b0ad5&BillerGUID=40cl iiii Remind Me
	CELEST INVESTMENTS LLC Due on 2/3/2025 Balance Due: \$0.00	✓ View Invoice (https://www.invoicecloud.com/portal/pdf.aspx?InvoiceGUID=f8d605fa-e7aa-4ffa-9c50-16acf5ebd30e&BillerGUID=40c81 image: Remind Me
	CELEST INVESTMENTS LLC Due on 11/1/2024 Balance Due: \$0.00	✓ View Invoice (https://www.invoicecloud.com/portal/pdf.aspx?InvoiceGUID=2e3d7291-4601-4146-b007-082679a4775d&BillerGUID=40c iii Remind Me
	CELEST INVESTMENTS LLC Due on 8/1/2024 Balance Due: \$0.00	✓ View Invoice (https://www.invoicecloud.com/portal/pdf.aspx?InvoiceGUID=0bf62672-9f29-484f-99f9-4596d97924c6&BillerGUID=40c81 image: Remind Me
	CELEST INVESTMENTS LLC Due on 5/1/2024 Balance Due: \$0.00	✔ View Invoice (https://www.invoicecloud.com/portal/pdf.aspx?InvoiceGUID=424f18a3-1c0c-4619-930d-725d7b357108&BillerGUID=40ci ■ Remind Me
Showing 11	to 5 of 8 entries	
		♣ Add Selected Invoices
		Register Selected



Privacy Policy (https://www.invoicecloud.net/privacy-policy)

Accessibility (https://invoicecloud.net/accessibility-statement)





Subject Neighborhood Profile
A neighborhood is defined as a grouping of complimentary land uses. The subject neighborhood is bounded by the following:

Northern Boundary	New Hampshire State Border
Southern Boundary	Washington St (Mass 133)
Western Boundary	New Hampshire State Border
Eastern Boundary	Merrimack River

The subject property is situated in Haverhill, on the east side of Beach Street, in the northeast quadrant of its intersection with Wilson Street.

Market Area/Neighborhood Profile			
Population Trend:	Stable growth.		
Range in Improvement Ages:	1 to 250 years		
Public Transportation:	There is public transportation throughout the community, with access by bus and commuter rail close to the subject.		
Development Built-up:	85% +-		
Maintenance/Condition:	The subject neighborhood is well maintained with pride of ownership evident throughout.		
Property Compatibility:	The subject property fits in well with the surrounding neighborhood.		
Appeal/Appearance:	The subject is located very close to the suburban community downtown district, average in appeal and desirability.		
Protection/ Adverse Influence:	There were no adverse physical influences within the subject market.		
Development Potential:	The neighborhood is 85% built out and development potential is limited, but rehabilitation and renovations were evident in the neighborhood.		
Police / Fire:	Average as compared to other neighborhoods in this market area.		
Supply/ Demand:	Supply and demand appear to be in balance.		
Development Trend:	The subject neighborhood has experienced a surge in development, with the city government focused on revitalization of the downtown area.		
Value Trend:	Stable.		
Population Trend:	Stable growth.		
Employment Stability:	The unemployment rate is above the national average at 7.5% . Employment outlook is above average.		
Vacancy Trend:	Stable, at 3% to 8% , depending on property type, use, condition, and location.		
Change in Land Use:	Not likely.		

Subject Property Photographs



Photograph 1.

View: PHOTO OF SUBJECT FRONT

Photo Date: August 3, 2024



Photograph 2.

View: PHOTO OF SUBJECT REAR

Photo Date: August 3, 2024

Site Dimensions:	92' X (Irregular)
Frontage:	92'
Total Site Area:	7,680 square feet or 0.18 Acres, subject to survey.
Usable Land Area	0.18
Excess Land Area	None.
Shape of Tract:	Irregular.
Topography:	Rise to north.
Access:	The subject has access at the road frontage of Wilson Street. Access is average for the area.
Corner Influence:	The subject is a corner lot.
Easements:	None noted that influence property value, typical utility and shared access easements appear to exist.
Encroachments:	None noted from site visit, encroachments subject to survey.
Parking:	Subject has a parking area with parking for 2+/- vehicles.
Site Lighting:	There is vapor pole lighting at street.
Walks and Landscaping:	Limited and typical for the market.
Utilities to Site:	The utilities to the site are as follows: Sewer Public Water Public Electric: National Grid Natural Gas: National Grid Phone: Available Police and Fire: Public
Curbs and Gutters:	There are curbs on the subject street, the drainage is provided through storm sewers.
Sidewalks:	There are public sidewalks along street frontage.

it lies within Flood Zone X.

The subject is located on F.E.M.A. Panel #25009C0088F dated July 3, 2012.

According to this map, the subject is not in the 100- or 500-year floodplain as

Physical Characteristics of the Site

Flood Designation:

General Description	
General Property Type:	Multi-Family
Specific Property Type:	6-unit multi-family property
Number of Buildings:	One (1)
Year Built:	1900
Number of Stories:	Three (3)
Gross Building Area:	8,124 SF (Includes basement & porches)
Net Rentable Area:	5,638 SF
Design and Functionality:	The subject has a functional floorplan and layout.
Construction Class:	Class D.
Construction Quality:	Average workmanship and materials.
Exterior Construction Detail	
Footings:	Stone and concrete.
Foundation Walls:	Stone and brick.
Sub-Floor Construction:	Wood over basement.
Framing:	Wood frame structure.
Exterior Wall Material:	Vinyl siding.
Roof Construction:	Asphalt shingles on wood stick-built truss system and plywood and/or wood plank decking.
Windows:	Wood frame (some vinyl clad replacement) residential windows.
Exterior Doors:	Wood with glass inserts.
Mechanical Description	
Heating System:	Gas, forced hot water.
Cooling System:	None.
Plumbing:	The plumbing systems capacity is assumed to be applicable building codes, functional and adequate. Condition of unseen pipes are assumed to be typical of similar properties in the market.
Electrical Service:	The electrical system capacity is assumed to be to applicable building codes and adequate.
Elevator Service:	None.
Fire Protection:	Building wide connected fire alarm system.

Interior Description			
Building Layout:	Five residential units, one 2-bedroom units, three 3-bedroom units, and a 5-bedroom unit. All units have a living room, kitchen, # bedrooms, and bathroom. The units have various floorplans, which is typical in the market.		
Ceilings:	Drywall and/or plaster on lathe.		
Lighting:	Typical residential lighting fixtures.		
Partitions and Interior Walls:	Drywall and/or plaster on lathe.		
Trim:	Typical wood trim.		
Floor Cover:	Carpet, vinyl, hardwood, and ceramic tile.		
Interior Doors:	Wood.		
Restrooms:	Each unit has a full bath with shower or shower/tub combination with tile or vinyl flooring and shower surround.		
Site Improvements			
Parking:	The subject property has rear parking area for 2 cars tandem.		
Parking Ratio:	0.4 spaces per unit.		
Outside Lighting:	There is vapor pole lighting at street.		
Onsite Landscaping:	Limited and typical for the market.		
Signage:	There is no signage.		
Auxiliary Buildings:	None.		
Other:	None.		
Physical Condition			
Year Built:	1900		
Effective Age:	15		
Expected Useful Life:	60		
Remaining Useful Life:	45		
Condition:	Average+.		
Past Maintenance:	The subject has recently received renovation, modernizations, and repairs of deferred maintenance. Several of the units have had a total renovation and modernization since the previous purchase.		
Deferred Maintenance:	The subject property has been cared for in a manner typical for the market. There are no deferred maintenance items which cause a negative impact on the subject property.		
Functional Utility:	The subject does not suffer from any functional obsolescence.		
External Influences:	There are no external factors that affect the marketability as of the date of the appraisal		
Summary:	The subject property is functional multi-family residential property. The condition of the subject property is average+ overall condition.		

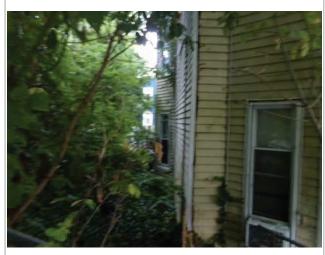


FRONT



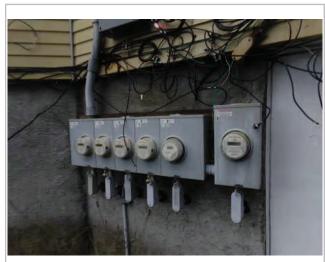
REAR





EXTERIOR

EXTERIOR





EXTERIOR



EXTERIOR

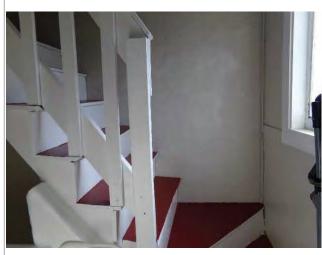


INTERIOR - COMMON AREAS

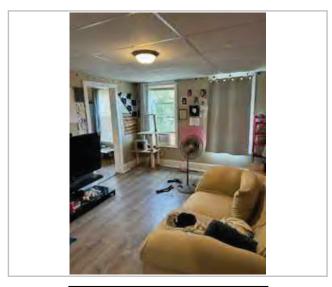
INTERIOR - COMMON AREAS



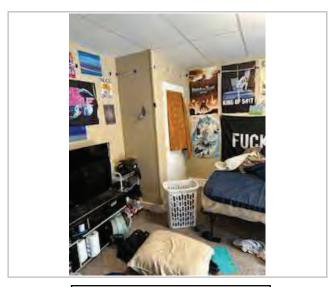




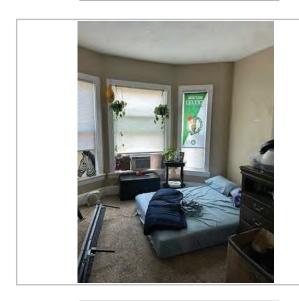
INTERIOR - COMMON AREAS



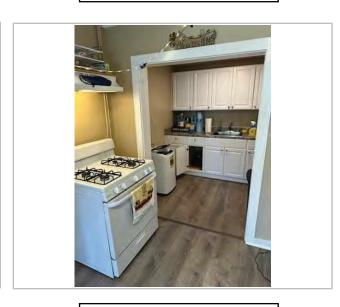
INTERIOR - UNIT



INTERIOR - UNIT



INTERIOR - UNIT



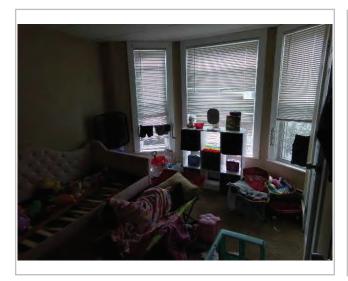
INTERIOR - UNIT



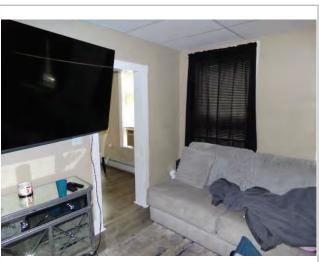
INTERIOR - UNIT



INTERIOR - UNIT



INTERIOR - UNIT



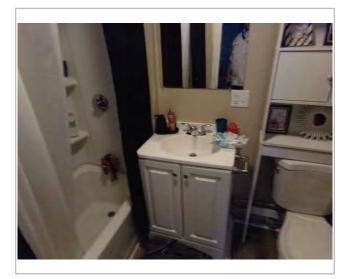
INTERIOR - UNIT



INTERIOR - UNIT



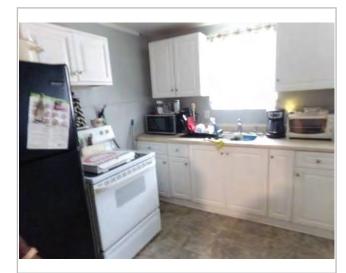
INTERIOR - UNIT



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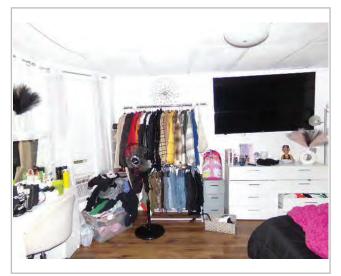
INTERIOR - UNIT







INTERIOR - UNIT

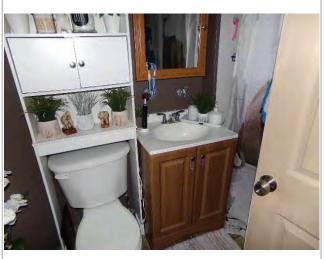


INTERIOR - UNIT

INTERIOR - UNIT





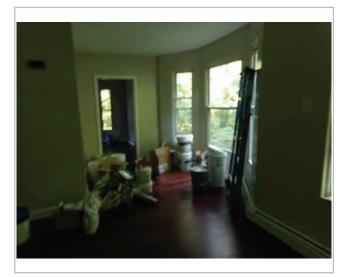


INTERIOR - UNIT

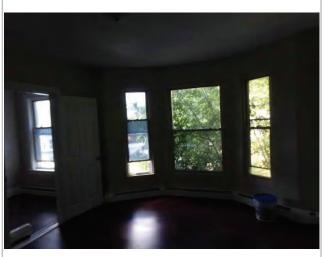


INTERIOR - UNIT

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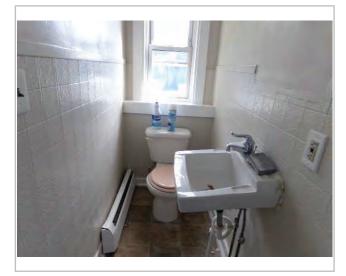
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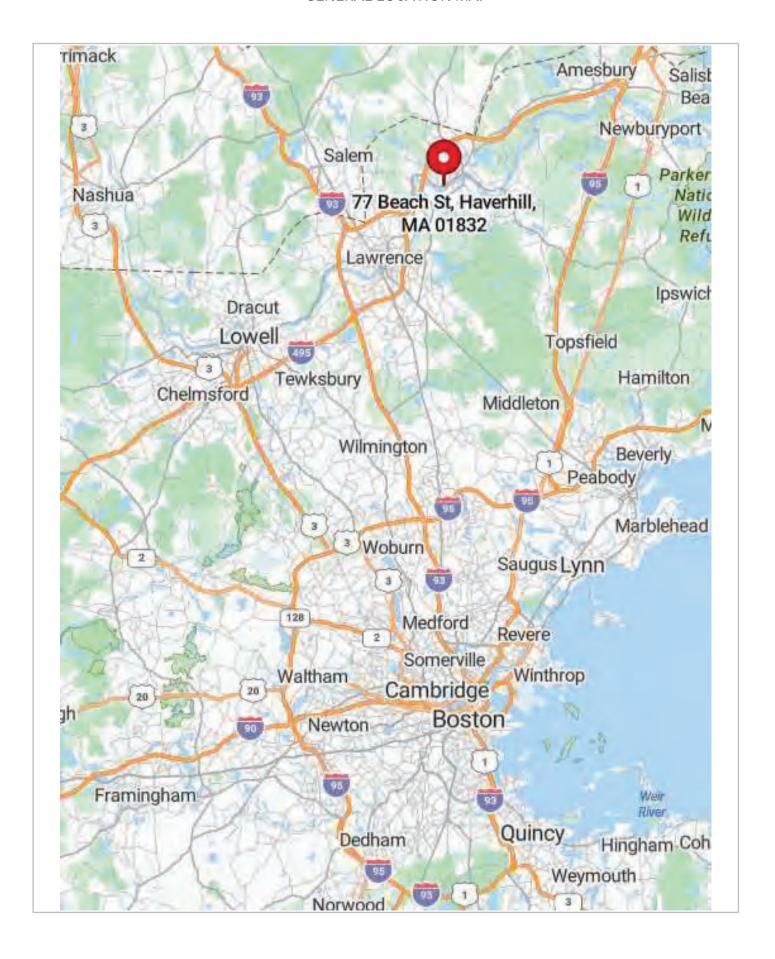


STREET

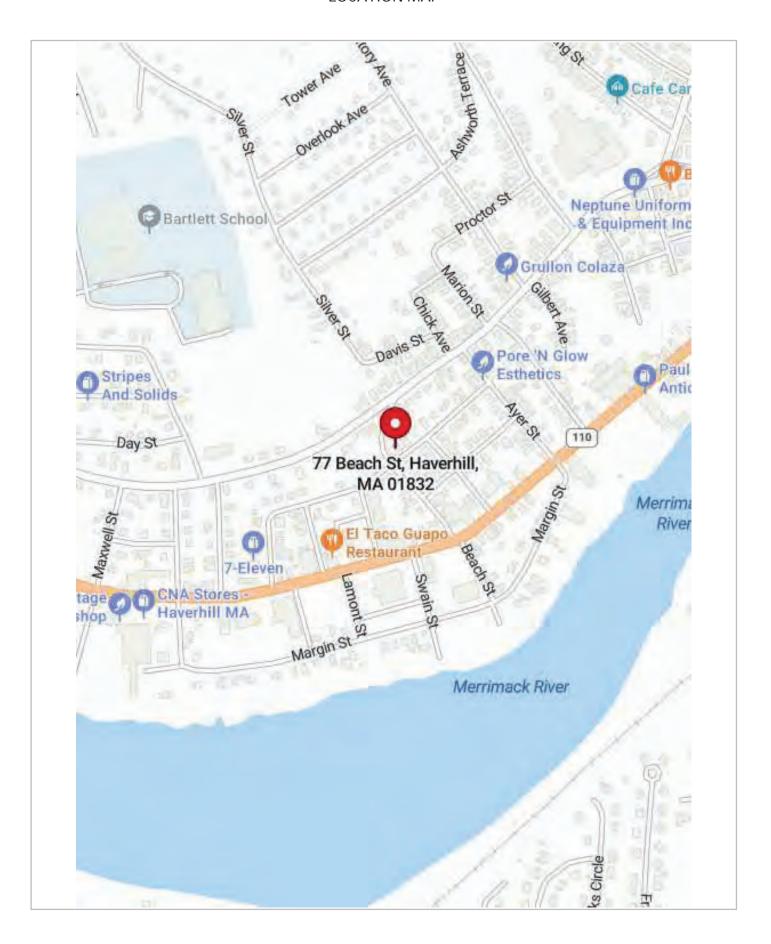


STREET

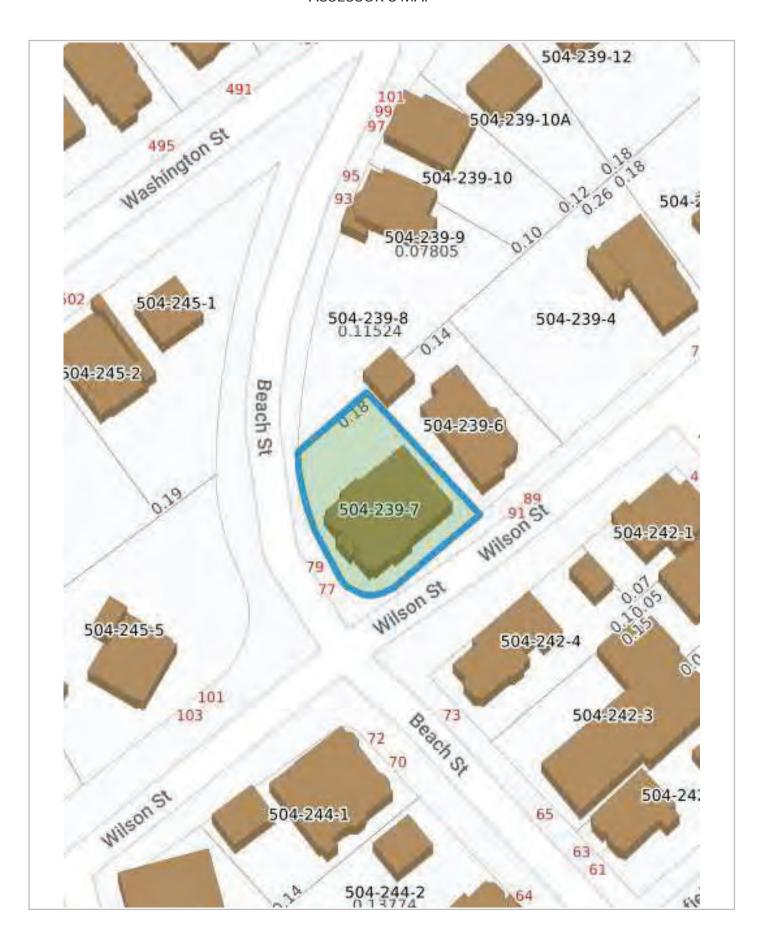
GENERAL LOCATION MAP



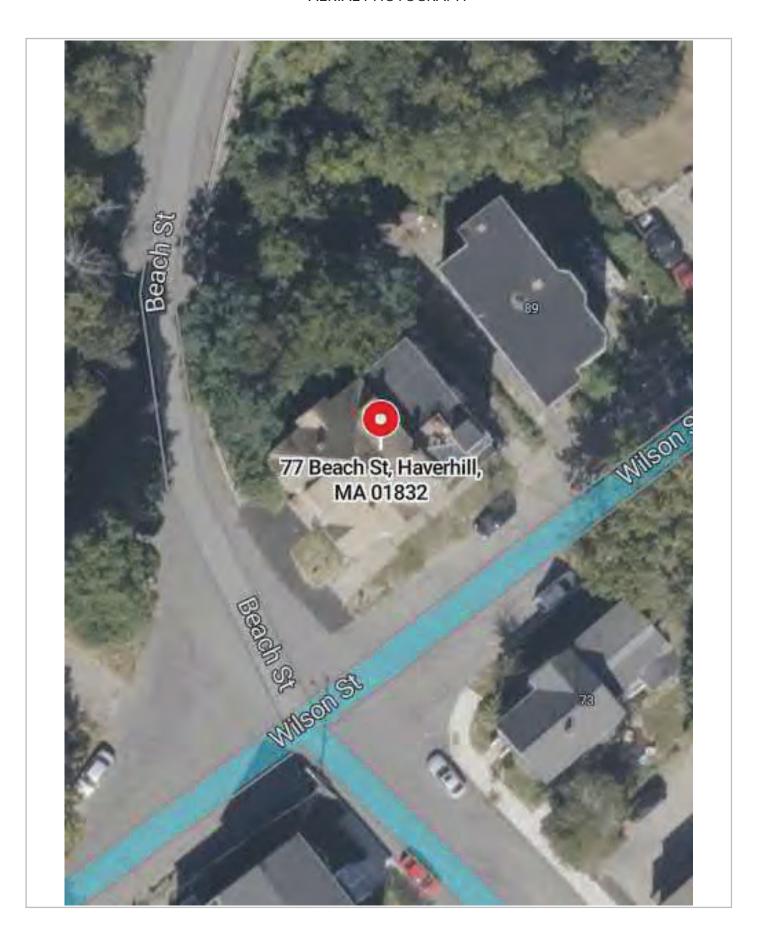
LOCATION MAP

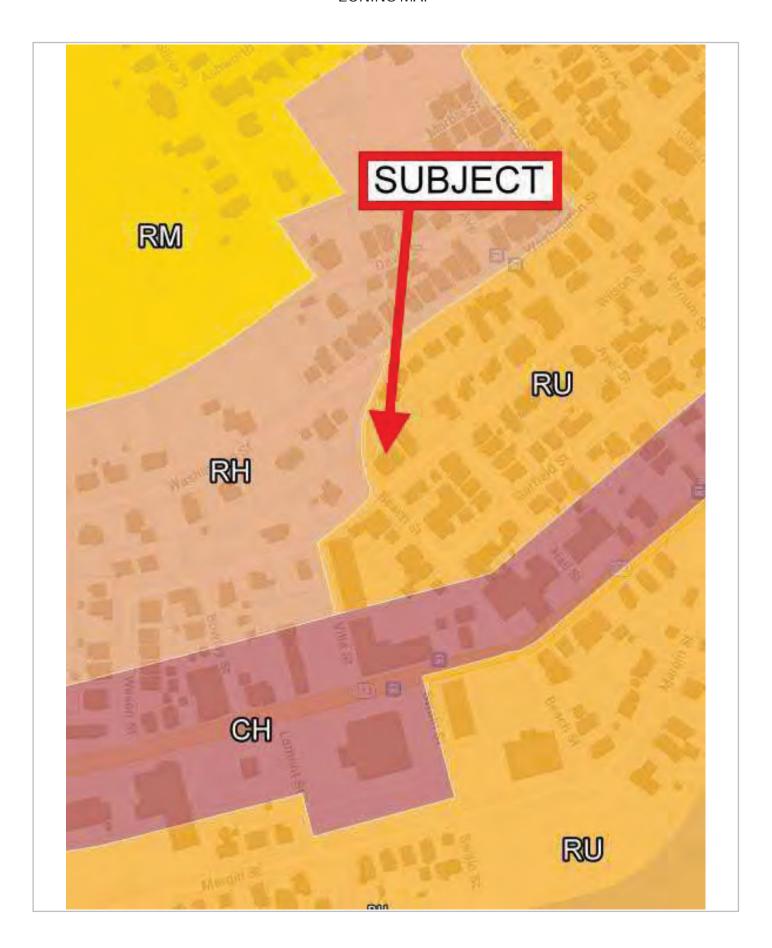


ASSESSOR'S MAP



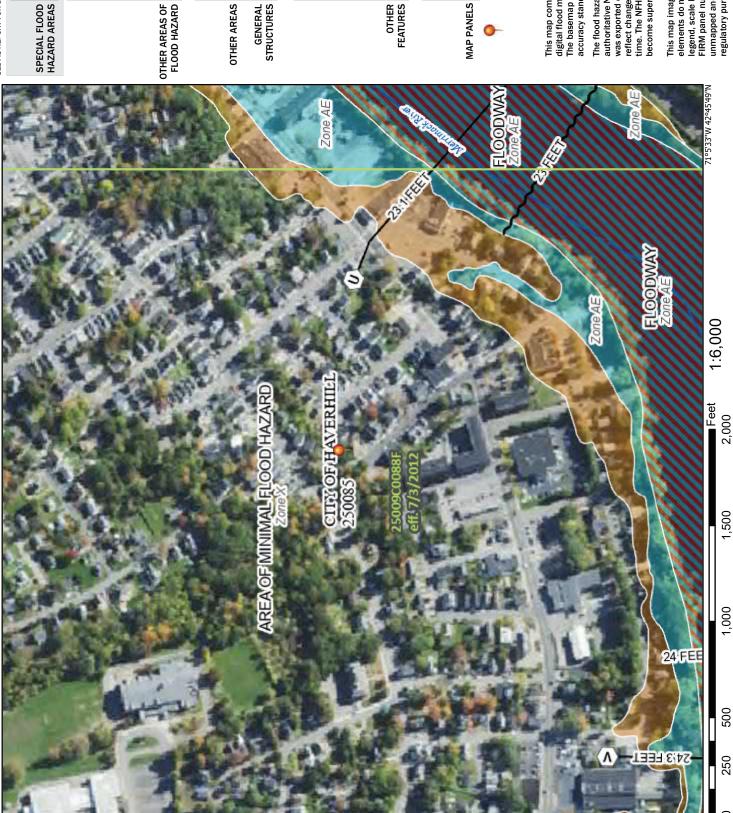
AERIAL PHOTOGRAPH





National Flood Hazard Layer FIRMette





Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS

With BFE or Depth Zone AE, AO, AH, VE, AR Without Base Flood Elevation (BFE)

0.2% Annual Chance Flood Hazard, Areas depth less than one foot or with drainage areas of less than one square mile Zone X of 1% annual chance flood with average Regulatory Floodway

Future Conditions 1% Annual Chance Flood Hazard Zone X

Area with Reduced Flood Risk due to Levee. See Notes. Zone X

Area with Flood Risk due to Levee Zone D

NO SCREEN Area of Minimal Flood Hazard Zone X **Effective LOMRs**

Area of Undetermined Flood Hazard Zone D

Channel, Culvert, or Storm Sewer Cross Sections with 1% Annual Chance Water Surface Elevation

Base Flood Elevation Line (BFE) Coastal Transect Limit of Study mm 513 mm

Jurisdiction Boundary

Coastal Transect Baseline

Hydrographic Feature

OTHER FEATURES

Digital Data Available

No Digital Data Available

Unmapped

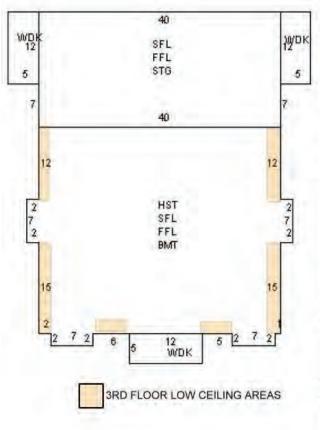
MAP PANELS

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

authoritative NFHL web services provided by FEMA. This map reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or The flood hazard information is derived directly from the was exported on 8/3/2024 at 5:55 PM and does not become superseded by new data over time. This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

BUILDING & UNIT AREA CALCULATIONS FROM ASSESSOR'S RECORD



FLOOR		ING AREA			
FLOOR	AREA		53.0 FT X	10 =	SIZE
1ST FLOOR			2.0 FT X		2,120 SQ FI 56 SQ FI
	ELV	-		4.0 -	2,176 SQ FI
	FLC	FLOOR FLOOR SQUARE FEET UNIT L1			
		UNIT R1			1,088 SQ F1
			53.0 FT X	10 =	110000000000000000000000000000000000000
2ND FLOOR			2.0 FT X		56 SQ F
	SEC	2,176 SQ F1			
		SECOND FLOOR SQUARE FEET UNIT L2			1,088 SQ FI
		UNIT R2			1,088 SQ F1
3RD FLOOR		40.0 FT X	34.0 FT X	1.0 =	1,360 SQ FI
		7.0 FT X	2.0 FT X	4.0 =	56 SQ FI
		2.0 FT X	15.0 FT X	-2.0 =	-60 SQ FI
		2.0 FT X	12.0 FT X	-2.0 =	-48 SQ F1
		2.0 FT X	5.5 FT X	-2.0 =	-22 SQ F1
	TH	1,286 SQ FI			
	UNIT L2				643 SQ FT
	UNIT R3				643 SQ FT
BUIL	DING AB	OVE GRADES	QUARE FEET		5,638 SQ F
BSMT	A	40.0 FT X	47.002.070.01	0.77	1,360 SQ FT
	В		2.0 FT X		56 SQ F1
	UNFINIS	SHED BASEME	NT SQUARE	FEET	1,416 SQ FT
(GROSS B	UILDING SQU	ARE FEET	_	7,054 SQ FI
		UNIT L1			
UNIT SF	UNIT R1				1,088 SQ FI
	UNIT L2				1,731 SQ F1
	UNIT R2			1,088 SQ FI	
	UNIT R3			643 SQ F1	



SO.ESSEX #306 Bk:41444 Pg:032 02/17/2023 02:49 PM DEED Pg 1/3 eRecorded

MASSACHUSETTS EXCISE TAX Southern Essex District ROD Date: 02/17/2023 02:49 PM

ID: 1566067 Doc# 20230217003060 Fee: \$3,351.60 Cons: \$735,000.00

QUITCLAIM DEED

Atlantis Ventures, LLC, a Massachusetts Limited Liability Company of P.O. Box 31, Haverhill, Essex County, Massachusetts 01831, for consideration paid and in full consideration of Seven Hundred Thirty Five Thousand (\$735,000.00) Dollars, grants to Celest Investments LLC, a Massachusetts Limited Liability Company having an address of 82 Osgood Street, Lawrence, Essex County, Massachusetts 01843,

With Quitclaim Covenants,

The land in said Haverhill, Essex County, Massachusetts, with the buildings thereon, on the northerly side of Wilson Street, bounded and described as follows:

Beginning at the Southeasterly comer thereof at a point in the Northerly line of said Wilson Street 170 feet from the School House lot; and thence running

Northwesterly by land now or formerly of the Bowley Estate 100 feet to a stake by

other land now or formerly of the Bowley Estate; thence

Southwesterly by the last mentioned land 34 feet to other land now or formerly of

the Bowley Estate; thence

Southerly by land now or formerly of the Bowley Estate 74 feet;

Southerly on a curve of 25 feet radius, 54 feet to said Wilson Street; and

and Easterly thence

Northeasterly by said Wilson Street 60 feet to said land now or formerly of the

Bowley Estate and the point begun at.

Said premises are conveyed subject to the conditions that no building inferior to a good story and a half cottage house, with necessary outbuildings shall be erected thereon, insofar as the same may now be in force and applicable but no new impositions thereof are hereby intended anew.

ALSO: A certain parcel of land adjoining the above first described parcel and being all the land situated between the Westerly line of the premises herein conveyed and first described above, situated at the junction of Wilson and Beach Streets, in said Haverhill and the lines of said Streets, intending hereby to convey that parcel of land shown on a "Plan of a portion of the Bowley Estate" drawn by N. Spofford, Surveyor, marked "A" and bounded on the North by Lot #227 on said Plan; on the East by Lot #224 on said Plan, on the South by Wilson Street; and on the West by Beach Street and Wilson Street.

For title reference see deed dated January 28, 2021 and recorded with the Essex South District Registry of Deeds at Book 39482, Page 389.

This is not Homestead property of the Grantor and there are no other parties who can claim any Homestead rights therein.

This conveyance is not in contravention of any provision of the filed certificate, as amended, and neither the instrument of conveyance nor any other record at the Registry of Deeds discloses anything in contravention of M.G.L., c 156C §66 as amended.

This sale does represent a sale of all or substantially all of the assets of the company and is within the ordinary course of business of said company.

Witness my hand and seal this do day of Dumble, 2022.

Atlantis Investments, LLC

Witness Dubble Chamber Jonathan Cody, Manager

COMMONWEALTH OF MASSACHUSETTS:

Essex, ss

On this do day of Dubble, 2022, before me, the undersigned notary public, personally appeared Jonathan Cody, Manager, proven to me through satisfactory evidence of identification, which was a driver's license, to be the person whose name is signed on the preceding document in my presence and acknowledged to me that he signed it voluntarily for its stated purpose.

RUSSELL S. CHANNEN My Commission Expires My Commission Expires My Commission Expires My Commission Expires:

Notary Public: Rush J. Channen My Commission Expires:

11 - 14-2029

g:\wendy\wlh\deeds\atlantis ventures deed to corporan 77-79 beach street 092922.gdp.docx



THANK YOU FOR REVIEWING THE ENTIRE PROPERTY INFORMATION PACKAGE. WE LOOK FORWARD TO SEEING YOU AT THE AUCTION. IF YOU HAVE ANY QUESTIONS PLEASE DON'T HESITATE TO CONTACT US.



Justin Manning, CAI, AARE
President
Phone: 800-521-0111

Fax: 508-362-1073

JJManning.com

auctions@JJManning.com

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