



PROPERTY INFORMATION PACKAGE #25-2163

Mortgagee's Foreclosure AUCTION

**698+/- SF, 1-BEDROOM, 1-BATH
RESIDENTIAL CONDO**

In "Brush Hill Condominiums"

80 BRUSH HILL AVE. UNIT 61, W. SPRINGFIELD, MA

Thursday, November 6 at 11:00 am On-site

MA Auc. Lic. #111



JJ Manning
AUCTIONEERS
AUCTIONEER'S DISCLAIMER

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.

TERMS AND CONDITIONS OF SALE

MORTGAGEE: Stage Point Fund, LLC

MORTGAGOR: Elim Enterprises

LOCATION: 80 Brush Hill Avenue, #61, West Springfield, MA

DATE: November 6, 2025

TERMS OF SALE:

1. All the right, title and interest in conveyed by Mortgagor to Mortgagee in that certain “Mortgage” recorded in the Hampden County Registry of Deeds in Book 24649 Page 276 will be sold, subject to the terms and conditions in the published Notice of Sale, a copy of which is attached hereto, and those hereinafter set forth. The terms and conditions herein shall be collectively referred to as the “Agreement”.
2. The right, title, and interest conveyed to the Mortgagee in the Mortgage and sold under these terms is hereinafter referred to as the “Property”. The Property is commonly known as 80 Brush Hill Avenue, #61, West Springfield, MA and consists of the land and buildings described in the legal description attached to the Mortgage.
3. A deposit of **10% of the Purchase Price** (as defined in Paragraph 6 below) (the “Deposit”) in certified check or bank check shall be paid within two business days to the Auctioneer or Counsel for Mortgagee, with Ten Thousand (\$10,000) of the Deposit (the “Initial Deposit”) immediately payable by certified check or bank check to the Auctioneer. The payment of the Initial Deposit shall be payable by any bidder who submits the winning bid.
4. If a bidder who appears to have submitted the winning bid does not, at the conclusion of the auction, pay the Initial Deposit, the Property may, at the discretion of the Auctioneer,

be immediately re-auctioned, upon these terms and conditions, or offered to the next highest bidder or subsequent high bidder(s) without further notice. In such an event, said defaulting bidder is not released from any claims the Mortgagee might have against said defaulting bidder, including, but not limited to said bidder's failure to tender the entire Deposit, or for economic damages in the form of the Mortgagee's forced acceptance of a lower Purchase Price on account of said bidder's default.

5. Upon submission of the Initial Deposit, the winning bidder shall become known as the "Purchaser" under this Agreement.
6. The winning bid is subject to an auctioneer's fee of 3% in the form of a buyer's premium payable at closing. The winning bid and the 3% premium constitute the "Purchase Price."
7. The balance of the Purchase Price shall be paid in cash or by certified or bank check payable to the Mortgagee in or within thirty (30) days from the date of the auction. Mortgagee may elect to extend the closing date for an additional thirty (30) days in its sole discretion.
8. At the time of the closing described in Paragraph 7, a Foreclosure Deed, in the usual form, without covenants or warranties, will be delivered to the Purchaser on receipt of the full balance of the Purchase Price.
9. If the Purchaser fails to tender the balance of the Deposit, or the Purchase Price at the times and places above provided, the Purchaser shall be in breach of this Agreement and the Mortgagee, at its option, may take any action it deems suitable to dispose of the Property, including, but limited to, offering the Property to the next highest bidder or subsequent high bidder(s) at the original sale which is ready, willing, and able to comply

with this Agreement, without notice to the Purchaser and without previously tendering a deed to the Purchaser.

10. Any action taken by Mortgagee in response to a breach of this Agreement by the Purchaser shall not, however, release the Purchaser from liability for breach of contract. In case of such default, Mortgagee shall have the right, whether or not the Property is resold, to retain the Deposit, or any portion thereof, either as liquidated damages, or as security for the payment by the Purchaser of additional damages to which the Mortgagee may be entitled by reason of Purchaser's default, as the Mortgagee may elect, without prejudice to any right to other or further damage or to pursue any remedy, legal or equitable, which shall accrue by reason of such default.
11. The risk of loss shall pass to the Purchaser upon payment of the Initial Deposit and, therefore, it is the Purchaser's obligation to produce fire and casualty insurance on the Property effective as of the time of the acceptance of the Initial Deposit. In the event of loss or damage to the Property by fire or other casualty between the time of sale and the tender of the deed, the Purchaser shall remain obligated to pay the full balance of the Purchase Price.
12. This sale is made without representations, warranties, or guaranties in regard to the title or any liens, encumbrances, attachments, levies, mortgages, easements, rights of way, occupancies, leases or other defects concerning said title.
13. This sale is subject to any and all restrictions, easements and existing encumbrances of record prior to the Mortgage, if any there be, insofar as the same are still in force and

applicable to the premises, and to all taxes, tax liens, municipal betterments and assessments, if any.

14. The Purchaser shall be responsible for the documentary deed stamps which are required to be affixed to the deed.

15. The Property is sold AS IS. The sale is made without representations, warranties or guaranties concerning the condition of the Property. The Purchaser has not relied upon any purported representations by Auctioneer or Mortgagee of any sort whatsoever concerning the Property. Any personal property remaining on the Property is the responsibility of the successful bidder.

16. The Purchaser shall assume responsibility for and costs relating to compliance with Title 5 of the State Environmental Code, state and city requirements regarding smoke detection equipment, and lead paint regulations, all as applicable. Mortgagee makes no warranties or representations regarding the property's current compliance with any state or local regulations or laws.

17. Should Mortgagee elect not to convey the Property in its sole discretion, Purchaser's sole remedy under this Agreement shall be the return of any Deposit it has paid at the time of Mortgagee's election.

18. Time is of the essence with respect to the closing provided herein.

AUCTIONEER

WEST SPRINGFIELD, MASSACHUSETTS

November 5, 2025

In consideration of the acceptance of my bid by JJ Manning, Auctioneer, I hereby agree to pay the sum of (_____ Dollars) (\$_____.00), which is my winning bid of _____ Dollars (\$_____.00) plus a buyer's premium of 3%, which is _____ Dollars (\$_____.00) for the real estate described in the attached Notice of Sale, purchased by me this 6th day of November, 2025 at Public Auction, of which sum I agree to pay to Auctioneer or Mortgagee 10% as a Deposit within the next two business days, of which Deposit Ten Thousand Dollars (\$10,000.00) I have paid this day; and I agree to comply with the terms and conditions of sale set forth above and in the notice of sale.

PURCHASER:

COUNSEL FOR MORTGAGEE:

IN THE PRESENCE OF:

Purchaser Information:

Name: _____

Address: _____

Email: _____

Phone: _____

Title will vest in:

MORTGAGEE'S SALE OF REAL ESTATE

80 Brush Hill Ave #61
West Springfield, Massachusetts 01809

By virtue and in execution of the Power of Sale contained in a certain mortgage given by ELIN Enterprises, Inc. to Stage Point Fund, LLC dated July 21, 2022 and recorded with the Hampden County Registry of Deeds, Book 24649, Page 276 of 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 November 6, 2025 at 11:00 a.m., on the mortgaged premises at 80 Brush Hill Ave, Apt. 61, West Springfield, Massachusetts hereinafter described all and singular the premises described in said mortgage,

To wit:

The premises described as Unit No. 61, 80 Brush Hill Avenue, the Condominiums at Brush Hill, Situated in West Springfield, Hampden County, Massachusetts, a condominium established pursuant to Massachusetts General Laws Chapter 183A by a Master Deed Dated July 15, 1987 and recorded in Hampden County Registry of Deeds in Book 6560, Page 254 as amended, together with interest in the common areas and facilities appurtenant thereof, said Unit being more particularly described and designated in the Condominiums at Brush Hill documents recorded in said Registry of Deeds, in accordance with the terms thereof.

Subject to conditions, reservations, easements, and restrictions of record, insofar as the same may be now in force and applicable.

PROPERTY ADDRESS:

80 BRUSH HILL AVE, #61
WEST SPRINGFIELD, MA 01809
PARCEL ID: C03-00003-61-001

Said premises will be sold subject to any and all restrictions, easements, and existing encumbrances of record prior to the mortgage, if any there be, insofar as the same are still in force and applicable to the premises, and to all taxes, tax liens, municipal betterments and assessments, if any.

Terms of Sale:

Ten Thousand Dollars (\$10,000) initial deposit in certified check, or bank check is required to bid at time and place of sale with an additional Ten Percent (10%) deposit due within two business days of the sale. The balance of the purchase price shall be paid in or within thirty (30) days from the date of sale. A mortgagee's deed in the usual form, without covenants or warranty, will be delivered on receipt of the full balance of the purchase price. The successful bidder shall be required to sign a Memorandum of Terms of Sale containing the above terms at the auction sale. In the event of error in this publication, the description of the premises contained in said mortgage shall control.

Other terms to be announced at the sale.

Respectfully submitted,
STAGE POINT FUND, LLC
By: Its Attorney

/s/ Patrick J. McDonald
Patrick J. McDonald, Bar No. 8661
Hinshaw & Culbertson LLP
56 Exchange Terrace
Providence, RI 02903
617-213-7032
401-751-0072 (facsimile)
pmcdonald@hinshawlaw.com

Dated: , 2025

(Publish: Springfield Republican
 , and , 2025)

MUNICIPAL LIEN CERTIFICATE
THE COMMONWEALTH OF MASSACHUSETTS
Town of West Springfield
Office of the Collector of Taxes

Requested By:
HINSHAW & CULBERTSON LLP
53 STATE STREET, 27th FLR
BOSTON, MA 02109

I certify from available information that all taxes, assessments and charges now payable that constitute liens as of the date of this certificate on the parcel of real estate specified in your application received on 10/27/2025 are listed below

DESCRIPTION OF REAL ESTATE

Map/Parcel C03-00003-61-001	Land	0	Land Area	0	Book	24649
Unit	Building	122200	Cert #	0	Page	0274
District 0	Other	0	Doc #	0	Deed Date	07/22/2022
	Total	122200			Certificate #	26000187
					Cert Date	10/27/2025

Name of person assessed ELIM ENTERPRISES INC
Location of Property 80 BRUSH HILL AVE U61

Interest thru 10/27/2025

Year	Description	Total Billed	Balance	Interest	Demand & Fees	Total Due	PerDiem
2026	RE Q2	455.11	455.11	0.00	0.00	455.11	0.00
2026	RE Q1	455.11	455.11	15.19	0.00	470.30	0.17
2025	RE	1,820.41	1,820.41	216.48	5.00	2,041.89	0.70
2024	RE	1,736.78	0.00	0.00	0.00	0.00	0.00
Total Taxes		4,467.41	2,730.63	231.67	5.00	2,967.30	0.87
2024	TT	2,067.22	2,067.22	162.21	0.00	2,229.43	0.91
2023	TT	1,265.58	1,265.58	269.62	0.00	1,535.20	0.55
Total Tax Title		3,332.80	3,332.80	431.83	0.00	3,764.63	1.46
Property Total		7,800.21	6,063.43	663.50	5.00	6,731.93	2.33

For uncommitted water, sewer and misc charges, please contact the water department.

For Tax Title amount, please contact the Collector's office at 413-263-3004.

RE Bill Number: 3475

Pls advise your client to unsubscribe ebillings for Real Estate and Water and Sewer, as new owner will not receive future bills. Pls call if you have any questions.

Unpaid utility and other charges

PER DIEM AFTER 10/27/2025

2.33

TOTAL RE TAXES 2,967.30

TOTAL MISC 3,764.63

TOTAL DUE 6,731.93

Tasha Hoye

Collector of taxes for

Town of West Springfield

NAME OF CITY OR TOWN

698± sf 1-BR, 1-BA Residential Condo

In Brush Hill Condominiums

80 Brush Hill Ave Unit 61, W Springfield, MA



AUCTION: Thursday, November 6 at 11am On-site

Convenient to shopping, restaurants, schools & recreation. Close to Route 5 & bus service with easy access to I-91. 16± miles to Bradley International Airport.

Complex: 74± units in 3 detached brick & vinyl sided 2-story buildings built in 1969 featuring a central entry circle with landscaped grounds & paved parking surrounding comprise "The Condominiums at Brush Hill"

Master Deed: Hampden County 6560/254 as amended

Unit Deed: Hampden County 24649/274

Unit Locust: Building 3, Level 2, Unit 61
Gross Living Area: 698± sf with 1 bedroom, 1 bath, living room, kitchen

Heat: Gas-fired forced hot air

Water & Sewer: Municipal

Monthly HOA Fee: \$358.50

Parcel ID: C03-00003-61-001

Zoning: RC

Terms of Sale:

10% certified deposit of which \$10,000 in certified or bank check at this Mortgagee's Foreclosure auction & remainder within 2 business days. 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.

JJManning

AUCTIONEERS

Property Information & Full Terms at:

JJManning.com

800.521.0111

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



MA Auc Lic 111 • MA Broker Lic 5850
Brochure 1854 • Ref 25-2163

CURRENT OWNER		TOPO		UTILITIES		STRT / ROAD		LOCATION		CURRENT ASSESSMENT								1022 WEST SPRINGFIELD, MA VISION							
ELIM ENTERPRISES INC ATTN: MARLON HOLMES 80 BRUSH HILL AVE #U61 WEST SPRINGFIELD MA 01089										Description	Code	Assessed		Assessed											
										RESIDNTL	1021	122,200		122,200											
		SUPPLEMENTAL DATA																							
		Alt Prcl ID 040-001-003 SUB-DIV PHOTO WARD PREC. GIS ID F_349448_2880175								MAP 040 BLOCK 001 LOT 003 Assoc Pid#															
										Total		122,200		122,200											
RECORD OF OWNERSHIP				BK-VOL/PAGE		SALE DATE		Q/U V/I		SALE PRICE		VC		PREVIOUS ASSESSMENTS (HISTORY)											
ELIM ENTERPRISES INC GLOVER, CARL E SMALL MALISSA J MAHONEY DONALD PERRINE JAMES J				24649 0274		07-22-2022		U I		78,500		1U		Year	Code	Assessed	Year	Code	Assessed V	Year	Code	Assessed			
				13327 0300		06-27-2003		Q I		60,500		00		2025	1021	122,200	2024	1021	117,100	2023	1021	95,900			
				11217 0365		06-01-2000		Q I		41,000		00													
				06871 0505		06-17-1988		Q I		62,000		00													
				06560 0254		07-16-1987		U I		1		1N		Total		122,200		Total		117,100		Total		95,900	
EXEMPTIONS				OTHER ASSESSMENTS								This signature acknowledges a visit by a Data Collector or Assessor													
Year	Code	Description		Amount		Code	Description		Number	Amount												Comm Int			
Total				0.00										APPRaised VALUE SUMMARY											
Nbhd		Nbhd Name		B		Tracing		Batch		Appraised Bldg. Value (Card)										122,200					
0001										Appraised Xf (B) Value (Bldg)										0					
NOTES BRUSH HILL CONDOS BLDG3 UNIT61 LEVEL2 CA%=1.22% SIZE=698SF ADJ SIZE=1250\$ UNIT#61												Appraised Ob (B) Value (Bldg)										0			
												Appraised Land Value (Bldg)										0			
												Special Land Value										0			
												Total Appraised Parcel Value										122,200			
												Valuation Method										C			
												Total Appraised Parcel Value										122,200			
BUILDING PERMIT RECORD												VISIT / CHANGE HISTORY													
Permit Id	Issue Date	Type	Description	Amount	Insp Date	% Comp	Date Comp	Comments				Date	Id	Type	Is	Cd	Purpost/Result								
												07-27-2022	SK			47	ChangeLegal Ownership								
												07-23-2003	HL			26	PRC REQUEST RE								
												07-23-2003	HL			47	ChangeLegal Ownership								
												08-02-2000	KA			47	ChangeLegal Ownership								
												01-01-1988	BO			A									
LAND LINE VALUATION SECTION																									
B	Use Code	Description	Zone	Dist	Land Type	Land Units	Unit Price	Size Adj	Site Index	Cond.	Nbhd.	Nbhd. Adj	Notes	Location Adjustmen	Adj Unit P	Land Value									
1	1021	CONDO NL	RC			0 SF	42.81	0.89000	3	1.00		1.000			0.0000	38.1	0								
Total Card Land Units						0 SF	Parcel Total Land Area						0	Total Land Value						0					

CONSTRUCTION DETAIL						CONSTRUCTION DETAIL (CONTINUED)					
Element	Cd	Description				Element	Cd	Description			
Style:	55	Condominium									
Model	05	Res Condo									
Grade	03	Average									
Stories:	1	1 Story									
Occupancy	1					CONDO DATA					
Interior Wall 1:	05	Drywall/Sheet				Parcel Id	111461	C	03	Owne	0.0
Interior Wall 2:							BRUSH HILL CON	B	1	S	1
Interior Floor 1	14	Carpet				Adjust Type	Code	Description		Factor%	
Interior Floor 2						Condo Flr				100	
Heat Fuel:	03	Gas				Condo Unit				100	
Heat Type:		Forced Hot Air				COST / MARKET VALUATION					
AC Type:	03	Central				Building Value New		169,754			
Ttl Bedrms:	01	1 Bedroom				Year Built		1969			
Ttl Bathrms:	1	1 Full				Effective Year Built		1969			
Ttl Half Bths:		0				Depreciation Code		A			
Xtra Fixtres						Remodel Rating					
Total Rooms:						Year Remodeled					
Bath Style:						Depreciation %		28			
Kitchen Style:						Functional Obsol		0			
						External Obsol					
						Trend Factor		1			
						Condition					
						Condition %					
						Percent Good		72			
						Cns Sect Rcndd		122,200			
						Dep % Ovr					
						Dep Ovr Comment					
						Misc Imp Ovr					
						Misc Imp Ovr Comment					
						Cost to Cure Ovr					
						Cost to Cure Ovr Comment					
OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)											
Code	Description	L/B	Units	Unit Price	Yr Blt	Cond. Cd	% Gd	Grade	Grade Adj.	Appr. Value	



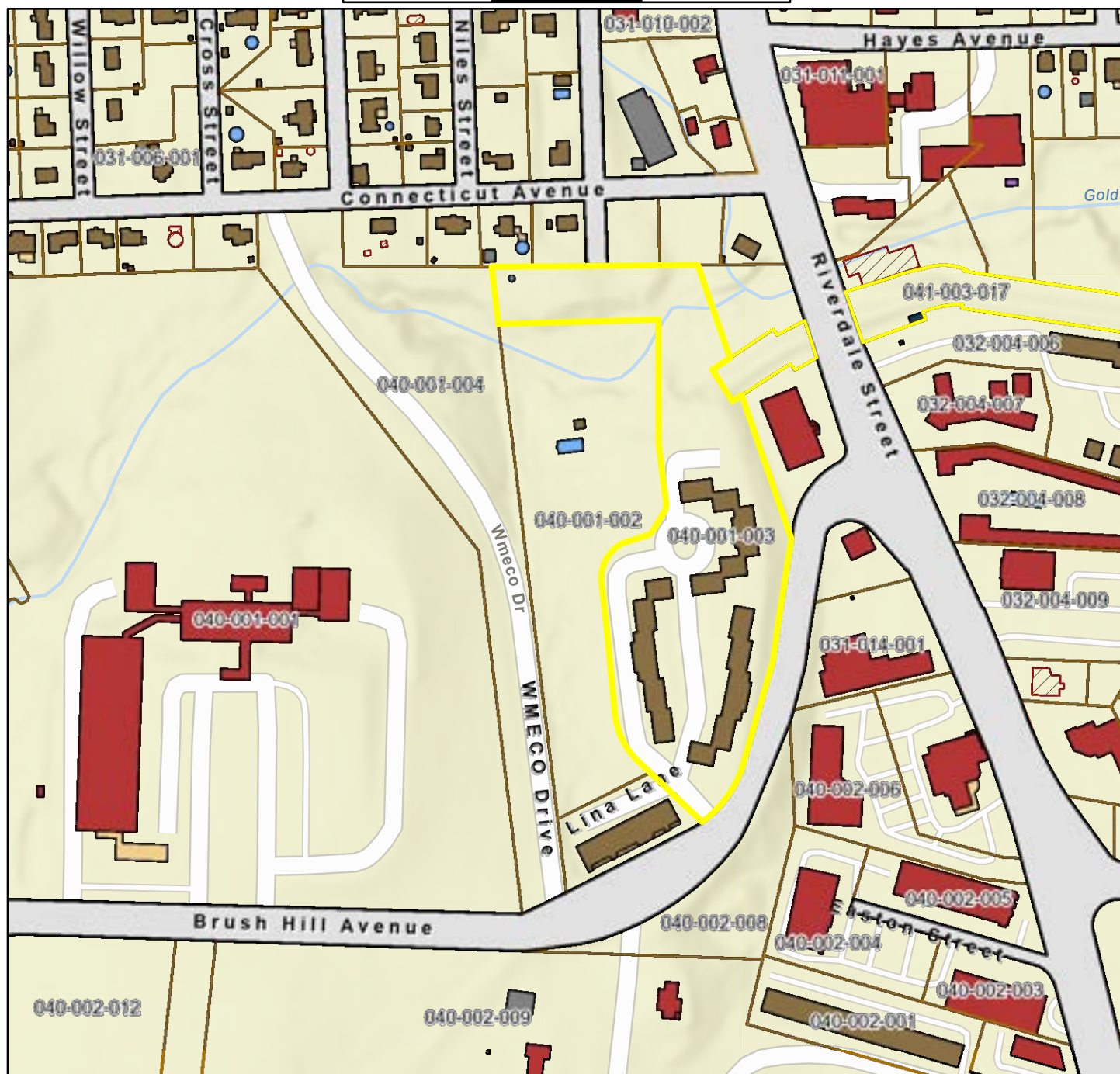
1 inch = 280 Feet



CAI Technologies
Precision Mapping. Geospatial Solutions.

www.cai-tech.com

August 22, 2025



	FEE		Right of Ways		Swimming Pool		Demolished
	ROW		Residential		Commercial		
	FEE		Deck or Porch		Industrial		
	ROW		Detached Garage		Municipal		

Data shown on this map is provided for planning and informational purposes only. The municipality and CAI Technologies are not responsible for any use for other purposes or misuse or misrepresentation of this map.



**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**

Let JJManning Auction your Valuable Real Estate

Marketing | Experience | Integrity | Results

JJManning Auctioneers specializes in the accelerated marketing of residential and commercial real estate. We work with progressive sellers and real estate brokers to offer dynamic and award-winning marketing solutions.

Call or Visit JJManning.com for a Free Consultation!