

JJ Manning

— AUCTIONEERS —

PROPERTY INFORMATION PACKAGE #25-2169

Mortgagee's Foreclosure AUCTION

2,059+/- SF 2-FAMILY HOME

149-151 BUSSEY ST., DEDHAM, MA

Tuesday, January 6 at 2:00 pm On-site

Postponed from 12/2/25

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.

MEMORANDUM OF SALE

**149-151 Bussey Street, Dedham, Massachusetts 02026
Dedham Assessors Map 96, Lot 79**

In consideration of the acceptance of my bid by Justin Manning of JJManning Auctioneers (Massachusetts License No. 111) (“Auctioneer”), I hereby agree to pay the nonrefundable total sum of _____ DOLLARS (\$_____) (the “Purchase Price”), which includes the base amount of the successful bid of _____ DOLLARS (\$_____), plus a five-percent (5%) Buyer’s Premium in the amount of _____ DOLLARS (\$_____) representing the Auctioneer’s compensation, for the real estate described in the Notice of Sale attached hereto, purchased by me this January 6, 2026, at Public Auction, of which sum TWENTY-THOUSAND DOLLARS (\$20,000.00) has been paid this day as a deposit. I hereby acknowledge receipt of a copy of this Memorandum of Sale, Terms and Conditions of Sale, Notice of Sale, Payment Instructions, and Property Transfer Lead Notification and Disclosure.

AUCTIONEER

PURCHASER:

IN THE PRESENCE OF:

(print name)

(address)

(phone)

(email)

(print name)

DEDHAM, MASSACHUSETTS

January 6, 2026

TERMS AND CONDITIONS OF SALE

MORTGAGEE: RF BOSTON, LLC

MORTGAGOR: 149-151 BUSSEY ST LLC

LOCATION: 149-151 Bussey Street, Dedham, Massachusetts

DATE/TIME: January 6, 2026 at 2:00 p.m. local time

TERMS OF SALE:

1. All the right, title and interest conveyed by the Mortgage Deed 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.
2. Upon acceptance of the prevailing bid, the successful bidder (hereinafter the “Purchaser”) shall be required to execute a Memorandum of Sale which incorporates said terms and conditions of sale and to immediately pay to the Auctioneer an initial deposit of **Twenty Thousand Dollars (\$20,000.00)** in cash, certified check or bank check.
3. Thereafter, Purchaser must increase its deposit to **ten percent (10%) of purchase price** within two (2) business days of auction date – that is, no later than January 8, 2026 at 4:00 p.m. local time.
4. The balance of the purchase price shall be paid in cash, by certified or bank check, or by wire transfer no later than thirty (30) days from the date of sale – that is, no later than February 5, 2025 at 4:00 p.m. local time.
5. After the initial deposit, further payments made pursuant to this Memorandum of Sale may be made by cash, certified check, bank check, or by wire transfer according to the Payment Instructions attached hereto. Time is of the essence with respect to all payments provided in this Memorandum of Sale.

6. Upon receipt of the full amount of the purchase price, a Foreclosure Deed, in the usual form, without covenants or warranties, will be delivered to the Purchaser. All deposits under this Memorandum of Sale shall be held by Partridge Snow & Hahn, LLP, counsel to the Mortgagee, pending delivery of the deed.
7. If at any time after the property is sold, the Purchaser shall refuse to execute the Memorandum of Sale or if, after signing, the Purchaser fails to perform its obligations under the Memorandum of Sale, then in the discretion of the Auctioneer and Mortgagee, the property may be immediately offered for sale, upon the terms and conditions, to the next highest bidder at the sale (or to subsequent bidders in descending orders of their bids) which shall agree to comply with the terms of sale. Such resale may be without further notice to the Purchaser and without previously tendering a deed to the Purchaser. However, such resale shall not release the defaulting Purchaser from liability for breach of contract.
8. In the case of such Purchaser default, all deposits made under this Memorandum of Sale shall be forfeited to the mortgagee which shall have the right—whether or not the property is resold—to retain said deposit either as liquidated damages or as security for the payment by the Purchaser of additional damages to which the holder may be entitled by reason of Purchaser's default, as the mortgagee may elect. Retention of the deposit shall be without prejudice to any other legal or equitable right or remedy that is available to the Mortgagee under applicable law due to Purchaser's default including the right to pursue additional damages.
9. The risk of loss shall pass to the Purchaser upon acceptance of its deposit and, therefore, it is the Purchaser's obligation to obtain fire and casualty insurance on the property

effective as of the time of the acceptance of said 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.

10. 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 titles, municipal liens, water and sewer use charges, betterments and assessments, occupants or leases, etc., if any there be.

11. The property is sold AS IS. The sale is made without any representations, warranties or guaranties, express or implied, of any kind. In particular, no representations, warranties, or guaranties are made as to the following matters for which the Purchaser assumes all responsibility and associated costs:

- a. The condition of the property or any improvements thereon, including its relationship or proximity to any flood plains, the existence or absence of any hazardous materials, mold, lead paint, asbestos, or other hazards in or on the property, the status of utilities, or any other physical attribute of the premises.
- b. Matters of title including the existence of liens, encumbrances, attachments, levies, mortgages, easements, rights of way, occupancies, leases, or other defects concerning said title.
- c. Compliance with any applicable federal, state, or local laws, ordinances, or codes relating to property ownership, including but not limited to environmental matters, land use and zoning, laws relating to smoke detectors, or other matters contained in building, fire, or sanitary codes.

- d. Matters relating to the current occupancy of the property, existence or status of leases or other tenancies on the property, any liabilities for security deposits, or existence or amount of any rental income associated with the premises.

12. In accordance with 105 CMR 460.720, Purchaser acknowledges receipt of the Property Transfer Lead Notification and Disclosure issued by the Director of the Childhood Lead Poisoning Prevention Program in the Department of Public Health. Purchaser acknowledges and agrees that prior to the sale, he or she was informed that there would be no opportunity to that he or she will not have the opportunity to have a lead inspection conducted prior to the sale.
13. Any information relating to the property, including information described in the previous paragraph, that the Auctioneer or Mortgagee have provided to the Purchaser or which they have caused to be posted on the internet or published in newspaper advertisements or brochures in connection with the auction sale, have been provided or published as a matter of convenience only. While such information was derived from reliable sources and is believed to be correct, neither Auctioneer, Mortgagee, or the Mortgagee's counsel make any representations or warranties, express or implied, as to the accuracy or completeness of such information. The Purchaser acknowledges and agrees that it has sole responsibility for conducting such due diligence as it considers appropriate prior to bidding at the auction sale and executing the Memorandum of Sale.
14. The Purchaser shall be responsible for the cost of all documentary deed stamps which are required to be affixed to the deed and for all other costs associated with recording the deed and related documents.

15. No personal property of any nature is included in this sale. Any unclaimed personal property on the premises is the responsibility of the Purchaser.

MORTGAGEE'S SALE OF REAL ESTATE

149-151 Bussey Street, Dedham, Massachusetts 02026

By virtue and in execution of the Power of Sale contained in a certain mortgage given by 149-151 Bussey St LLC to RF Boston, LLC dated January 11, 2023 and recorded with the Norfolk County Registry of Deeds, Book 41014, Page 279, as assigned to Raymond Loughlin, Trustee of the Celtic Funding Trust via instrument recorded in said registry in Book 41043, Page 314, and thereafter assigned to RF Boston, LLC via instrument recorded in said registry in Book 42649, Page 62, 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 **11:00 a.m. on the 2nd day of December, 2025** on the premises, all and singular the land described in said mortgage,

To wit:

The land in Dedham, Norfolk County, Massachusetts, with all the buildings and improvements thereon, being Lot 2 on a "Plan of land of Antonio Montesano," dated July 31, 1920, By E. Worthington, Engineer, recorded in the Norfolk County Registry of Deeds in Book 1472, Page 366, bounded and described as follows:

EASTERLY by Bussey Street, as shown on said plan, 50.31 feet;

SOUTHERLY by Lot No. 1, as shown on said plan, 74.04 feet;

NORTHWESTERLY by Lot No. 3 as shown on said plan, 68.14 feet; and

NORTHEASTERLY by land now or formerly of Michael A. Farris, 45.07 feet.

Containing 3,356 square feet of land.

Meaning and intending to describe the same premises conveyed to the mortgagor by deed recorded in Book 40236, Page 335. (For Reference Only: Dedham Assessors Map 96, Lot 79.)

Subject to an Order of Taking by the Town of Dedham dated January 19, 2023 and recorded in the Norfolk County Registry of Deeds in Book 41032, Page 587, and an Instrument of Taking by the Collector of Taxes for the Town of Dedham dated November

18, 2024 and recorded in the Norfolk County Registry of Deeds in Book 42113, Page 582.

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:

Twenty Thousand Dollars (\$20,000.00) down payment in cash, certified check, or bank check at time and place of sale. Successful bidder must increase deposit to ten percent (10%) of purchase price within two (2) business days of auction date. Balance of purchase price payable within thirty (30) days of auction date. 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.

RF BOSTON, LLC, holder of said mortgage,
By Its Attorneys,
Daniel E. Burgoyne, Esq.
PARTRIDGE SNOW & HAHN, LLP
40 Westminster Street, Suite 1100
Providence, RI 02903
Tel: (401) 861-8254
dburgoyne@psh.com

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PAYMENT INSTRUCTIONS

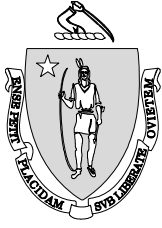
Payments made pursuant to this Memorandum of Sale may be made by cash, certified check, bank check, or wire transfer payable to “Partridge Snow & Hahn LLP, attorneys for RF Boston, LLC” and delivered to the offices of Partridge Snow & Hahn LLP, 40 Westminster St., Suite 1100, Providence, RI 02903, ATTN: Daniel E. Burgoyne, Esq.

To pay via **wire transfer**, use the following information:



Reference: 32211-5 (RF Boston / 149-151 Bussey Street)

For questions regarding payment, contact (401) 861-8200 x7005 to reach the Partridge Snow & Hahn Accounting Department or contact Daniel E. Burgoyne at (401) 861-8254.



The Commonwealth of Massachusetts

Executive Office of Health and Human Services

Department of Public Health

Bureau of Environmental Health

250 Washington Street, 7th Floor

Boston, MA 02108

(800) 532-9571 / (617)-624-5757

CHILDHOOD LEAD POISONING PREVENTION PROGRAM (CLPPP) PROPERTY TRANSFER LEAD PAINT NOTIFICATION

Under Massachusetts and federal law, this notification package must be given to prospective purchasers of homes built before 1978. This package must be given in full to meet state and federal requirements. It may be copied, as long as the type size is not made smaller. Every seller and any real estate agent involved in the sale must give this package before the signing of a purchase and sale agreement, a lease with an option to purchase, or, under state law, a memorandum of agreement used in foreclosure sales. Sellers and agents must also tell the prospective purchaser any information they know about lead in the home. They must also give a copy of any lead inspection report, risk assessment report, Letter of Compliance or Letter of Interim Control. **This package is for compliance with both state and federal lead notification requirements.**

Real estate agents must also tell prospective purchasers that under the state Lead Law, a new owner of a home built before 1978 in which a child under six will live or continue to live must have it either delead or brought under interim control within 90 days of taking title. This package includes a check list to certify that the prospective purchaser has been fully notified by the real estate agent. This certification should be filled out and signed by the prospective purchaser before the signing of a purchase and sale agreement, a lease with an option to purchase or a memorandum of agreement used in a foreclosure sale. It should be kept in the real estate agent's files. After getting notice, the prospective purchaser has at least 10 days, or longer if agreed to by the seller and buyer, to have a lead inspection or risk assessment if he or she chooses to have one, except in cases of foreclosure sales. There is no requirement for a lead inspection or risk assessment before a sale. A list of private lead inspectors and risk assessors licensed by the Department of Public Health is attached and can also be found on the Childhood Lead Poisoning Prevention Program's website at www.mass.gov/dph/clppp.

Sellers and real estate agents who do not meet these requirements can face a civil penalty of up to \$1,000 under state law; a civil penalty of up to \$10,000 and possible criminal sanctions under federal law, as well as liability for resulting damages. In addition, a real estate agent who fails to meet these requirements may be liable under the Massachusetts Consumer Protection Act.

The property transfer notification program began in 1988 and has been very successful. It provides information you need to protect your child, or your tenants' child, from lead poisoning. Massachusetts has a tax credit of up to \$1,500 for each unit delead. There are also a number of grants and no-interest or low-interest loans available for deleading. It's up to you to do your part toward ending lead poisoning.

PLEASE TAKE THE TIME TO READ THIS DOCUMENT. LEAD POISONING IS THE NATION'S LEADING ENVIRONMENTAL HAZARD AFFECTING CHILDREN. DON'T GAMBLE WITH YOUR CHILD'S FUTURE.

What is lead poisoning? How do children become lead poisoned?

Lead poisoning is caused by exposure to lead in the environment. It is most dangerous for children under six years old. In young children, too much lead in the body can cause permanent harm to the brain, kidneys, nervous system and red blood cells. Even at low levels, lead in children's bodies can slow growth and cause learning and behavioral problems. The main way children get lead poisoned is by swallowing lead paint dust. They do not have to chew on leaded surfaces or eat paint chips to become poisoned. Most childhood lead poisoning is caused by children's normal behavior of putting their hands or other things, such as toys, in their mouths. If their hands or these objects have touched lead dust, this may add lead to their bodies. Children can also be exposed to lead from such other sources as lead-contaminated soil or water, but these sources alone rarely cause lead poisoning. Lead can be found in soil near old, lead-painted houses. If children play in bare, leaded soil, or eat vegetables or fruit grown in such soil, or if leaded soil is tracked into the home and gets on children's hands or toys, lead may enter their bodies.

What are the symptoms of lead poisoning? How is it detected?

Most lead poisoned children have no special symptoms. The only way to find out if a child is lead poisoned is to have his or her blood tested. The Massachusetts Lead Law requires all children between 9 months and 3 years old to be screened annually for lead, and again at age 4 if living in a high-risk community. If your child has been exposed to lead, or if you do not know if your child under age six has been screened for lead, ask your child's doctor, other health care provider or your local board of health for a simple screening test of your child.

What is the treatment for lead poisoning?

Treatment of a lead poisoned child starts with finding and removing the lead hazards to which the child is exposed. This will include a lead inspection of the child's home, and if lead hazards are identified, deleading of the home. Medical treatment depends on the child's blood lead level and the child's response to the removal of the lead source. Parents will be taught about protecting their child from lead exposure. They will need to watch the child's progress through frequent blood tests. If necessary, the child may receive special drugs to help rid his body of excess lead. With this treatment, drugs are given daily for as long as several weeks. Sometimes this must be done more than once. A child who has been lead poisoned will need a lot of blood tests for a year or more. He or she should be tested for learning problems before starting school.

Are children under six years old the only ones at risk of lead poisoning?

No. Young children are usually more easily and seriously poisoned than older children or adults, but lead is harmful to everyone. Lead in the body of a pregnant woman can hurt her baby before birth. Older children and adults who live in older housing with lead paint hazards may become exposed to lead and could potentially develop lead poisoning through home renovation. Most lead poisoning in adults is caused by work-related exposure or home renovation. Even hobby supplies, such as stained glass, bullets and fishing sinkers, can expose people to lead. Lead poisoning in adults can cause high blood pressure, problems having children for both men and women, digestive problems, nerve disorders, memory loss and problems concentrating, and muscle and joint pain. Adults who have any of these symptoms and who have been exposed to lead should consider being screened for lead. Those

who are regularly exposed to lead through their work are required by law to have their blood tested once a year for lead.

What are the dangers of lead paint in homes, and when was it used?

Lead paint in homes causes almost all childhood lead poisoning. Lead is so harmful that even a small amount of fine lead dust that cannot be seen can poison a child. Lead paint covered by layers of nonleaded paint can still poison children, especially when it is disturbed, such as through normal wear and tear, or home repair work. When such lead paint is on moving surfaces, such as windows, fine lead dust is released through normal use. This dust settles, where it can be easily picked up on children's toys and fingers. Household paint with poisonous (now illegal) levels of lead was in use in Massachusetts from the 1690s until 1978. In 1978, the U.S. government banned lead from house paint. Lead can be found in all types of pre-1978 homes: homes in cities, suburbs or the countryside; private housing and state or federal public housing; single-family and multi-family homes. The older the house, the more likely it is to contain lead paint. The older the paint, the higher the likely lead content.

Can routine home repairs cause lead poisoning?

There can be a danger of lead poisoning whenever painted surfaces inside or outside the home are scraped for repainting, or woodwork is stripped or removed, or windows or walls are removed. This is because lead paint is found in almost all Massachusetts homes built before 1978, and so many of Massachusetts' homes are old. Do not use power sanders, propane torches or heat guns to remove leaded paint, as these methods create a lot of lead dust and fumes. Temporarily move your family (especially children and pregnant women) out of the home while the work is being done and cleaned up, or at a minimum, tape up plastic sheets to completely seal off the work area. Get a lead inspection done, so that you will know which surfaces have lead paint and need extra care when preparing for and doing home repair work, and during cleanup afterwards. Do not do repairs in older homes without learning about safe ways to do the work to reduce the danger of lead dust. Hundreds of cases of childhood and adult lead poisoning result each year from do-it-yourself home projects.

How does the owner of a home built before 1978 in which a child under six years old lives meet the requirements of the Massachusetts Lead Law?

The first step is to have a lead inspection or risk assessment done. A licensed lead inspector will test the surfaces of the home for lead and give the owner a written report that states where there is lead in amounts considered a violation by state law, and record any lead hazards that must be corrected. A risk assessor, who is a specially licensed lead inspector, will do a lead inspection plus a risk assessment, during which he or she checks the home for the most serious lead hazards that must be fixed for interim control. (See question about interim control, below.) Only a licensed deleader may do high-risk work, such as removing lead paint or repairing chipping and peeling lead paint. Either a deleader, the owner or someone who works for the owner (an agent) can do certain other deleading and interim control tasks. (See next question.) An owner or agent must get special training to perform the deleading tasks they may do. After the work is done, the lead inspector or risk assessor returns to check the home. He or she may take dust samples to test for lead and makes sure the home has been properly cleaned up. If everything is fine, he or she gives the owner a Letter of Compliance or a Letter of Interim Control. After getting one of these letters, the owner must take reasonable care of the property, mainly by making sure there is no peeling lead paint.

Can I do some of the deleading myself?

In Massachusetts, the owner or someone who works for the owner (an agent) can do certain deleading activities. These include covering surfaces with certain materials; removing certain building parts; capping baseboards; installing vinyl siding on the exterior, and applying encapsulants. Encapsulants are special liquid coatings made to be long-lasting barriers over lead paint. Before any of these deleading tasks are done, the owner must first have a lead inspection done and whoever is going to do the work must get special training. Contact CLPPP for information about this training. In addition, owners or their agents can perform structural repairs and lead dust cleaning for interim control. Before doing this work, owners and agents should get and read CLPPP's interim control booklet.

Is there financial help for deleading?

There is a state income tax credit of up to \$1,500 per unit for full deleading. A credit of up to \$500 per unit is available for interim control work that also contributes to full deleading. There are also grants and no-interest, deferred loans, or low-interest loans available to eligible property owners. These funds are available through the U.S. Department of Housing and Urban Development, the Massachusetts Executive Office of Communities and Development, the Massachusetts Housing Finance Authority, local city and town community development planning departments, and banks.

Does deleading improve the value of my property?

Many homeowners have found that the benefits of deleading are not unlike the benefits of other home improvement projects. Replacement windows and doors can save the homeowner money because they are more energy efficient. Having a legally delead home, whether it is a single-family or multi-family, owner-occupied or rental unit, can make it easier to sell or rent, often at a better price.

What surfaces must be delead for full compliance with the Massachusetts Lead Law?

Owners of homes built before 1978 where children under six years of age live must have the following lead hazards corrected to get a Letter of Compliance:

- * any peeling, chipping or flaking lead paint, plaster or putty;
- * intact lead paint, other coating or putty on moveable parts of windows with sills five feet or less from the floor or ground and those surfaces that come in contact with moveable parts;
- * intact lead paint or other coating on "accessible mouthable surfaces." These surfaces generally include woodwork, such as doors, door jambs, stairs and stair rails, and window casings.

What is interim control?

Interim control is a set of temporary measures that property owners can take to correct urgent lead hazards, especially peeling or chipping lead paint and lead dust. These steps protect residents from lead poisoning until the home is fully delead. Homes in good condition may need little or no work to get interim control status. Owners then have up to two years before they have to fully delead the home. For that period, they are protected from strict liability under the state Lead Law should a child become lead poisoned in the home, as long as the home is maintained and the conditions for

interim control are met. In addition to the repair of peeling and chipping lead paint and the cleaning of lead dust, other work may be necessary for interim control. This includes fixing water leaks or other damage that makes lead paint peel and chip; making window wells smooth and easy to clean; making windows work properly and deleading any badly chipping and peeling lead-painted surfaces.

Property owners interested in interim control must hire a licensed risk assessor. He or she will then decide what work, if any, needs to be done to get a Letter of Interim Control. The original Letter of Interim Control is good for one year. The property owner can have the home reinspected before the end of that year, and if all conditions are met, the home can be recertified for another year. By the end of the second year, the home must be delead, if a child under six still lives there, for the owner to remain free of strict liability.

Does my family have to be out of the house during deleading or interim control work?

Residents must be out of the house for the entire time that a deleader is doing deleading work inside a home, and for some of the deleading work by owners and their agents. Residents may stay at home, but out of the work area, while a deleader, property owner or owner's agent without a deleader's license does certain other deleading tasks, or such interim control work as structural repairs or lead dust cleaning. Residents who have been out of the house may not return until the deleading work that made it necessary for them to leave is complete, the home is cleaned up, and a lead inspector or risk assessor has checked and found this work has been properly done and dust samples have passed. For complete details, contact CLPPP.

Are there any exemptions to the Massachusetts Lead Law?

The Lead Law applies only to homes built before 1978 in which a child under six lives. Any home or apartment having fewer than 250 square feet of living space, or which is in a rooming house, is exempt, as long as no child under age six is living there. Finally, homes rented for 31 days or less for vacation or recreational purposes are also exempt, as long as there is no chipping or peeling lead paint in the home and the renter has received the Short-Term Vacation Rental Notification.

What are the requirements of the state Lead Law if there is a lease with an option to buy?

When there is a lease with an option to buy a home built before 1978 in effect, the owner of the property must have it delead or brought under interim control if a child under six lives there. If the tenant with an option to buy such a home proceeds to purchase it, he or she becomes responsible for meeting the requirements of the Lead Law if a child under six lives there after the purchase.

How can I find out about how lead inspections, risk assessments and deleading should be done?

All lead inspections, risk assessments and deleading must be done according to the Regulations for Lead Poisoning Prevention and Control, 105 Code of Massachusetts Regulations 460.000 and the Deleading Regulations, 454 CMR 22.00. For full information, homeowners may get these regulations at the State House Book Store, State House, Boston, MA 02133. The phone number is (617) 727-2834.

Lead inspectors and risk assessors licensed by the Department of Public Health have been trained and are experienced in using the state-approved methods for testing for lead paint. These methods are the following: use of a solution of sodium sulfide, a portable x-ray fluorescence machine or lab tests of paint samples removed from the home. Deleaders licensed by the Department of Labor and Workforce Development have been trained to use safe methods to prepare for and do deleading work, and clean up afterwards. They may delead using any of the following methods: removing paint, removing building parts, covering and encapsulating. When removing paint, they cannot use certain

very dangerous methods, such as open flame burning, dry abrasive blasting or power sanding without a special vacuum attachment.

How do I get a lead inspection or risk assessment?

Included as part of this notification package is a listing of private licensed lead inspectors organized alphabetically, and private licensed risk assessors, similarly organized. Ask to see the inspector or risk assessor's license, to make sure it is current. You should arrange for the inspection or risk assessment as quickly as possible after deciding you want one. If you do have an inspection or risk assessment, you must give the seller a copy of the report.

What is the best time to delead or undertake interim control?

The best time to delead a home or bring it under interim control is when the home is vacant, so that residents will not be exposed to lead and household furnishings will not be contaminated with lead. In addition, it often is efficient, and reduces costs, to combine deleading with other repair work being done to a vacant home.

What is a Letter of Compliance and a Letter of Interim Control?

Under the state Lead Law, a Letter of Compliance is a legal letter that says either that there are no lead paint hazards or that the home has been delead. The letter is signed and dated by a licensed lead inspector. A Letter of Interim Control is a legal letter that says work necessary to make a home temporarily safe from lead hazards has been done. It is signed and dated by a licensed risk assessor. A Letter of Interim Control is good for one year, but can be renewed for one more year. The owner must fully delead the home and get a Letter of Compliance by the end of the second year if a child under six still lives there. The Lead Law does not require the removal of all lead paint from a home. An owner who gets a Letter of Compliance or Letter of Interim Control must take reasonable care to keep up the home, mainly by making sure there is no chipping or peeling lead paint. If an owner fails to take reasonable steps to maintain the home, he or she may become liable for damages to a child lead poisoned as a result of the owner's breach of that duty of reasonable care.

RENTAL PROPERTY INFORMATION

What liability do rental property owners have if they don't comply with the state Lead Law?

If a property owner of a home built before 1978 in which a child under six lives fails to delead or bring the home under interim control, and a child is lead poisoned as a result, the property owner is strictly liable for all damages. An owner is not strictly liable for lead poisoning if a Letter of Compliance or Letter of Interim Control is in effect. Strict liability means owners may be liable even if they did not know lead paint was in the home. Since harm to the kidneys and blood cells, delays in growth, learning disabilities and emotional and behavioral disturbances resulting from lead poisoning can have life-long effects, monetary damages awarded against an owner responsible for a child's lead poisoning can be substantial. Failing to delead or bring under interim control a home to which the Lead Law applies is also an emergency public health matter, and can carry criminal penalties. An owner who is notified by a public agency of Lead Law violation in a property he or she owns, and who willfully fails to correct the dangerous conditions, is also subject to punitive damages, which are three times the actual damages found. These provisions are in addition to any other legal rights the lead-poisoned child may have.

Can I avoid state Lead Law requirements by not renting to a family with children under six?

The Massachusetts Lead Law makes it illegal to refuse to rent to families with children under six, or evicting or refusing to renew the lease of families with children under six, because of lead paint. Discrimination against families with young children is also a violation of the U.S. Fair Housing Act and the Massachusetts anti-discrimination statute. Parents cannot waive the rights of their children to live in lead-safe housing or agree to assume the risks of lead exposure. Owners who violate these laws face heavy penalties. The Massachusetts Commission Against Discrimination investigates and prosecutes cases of discrimination against families with children because of lead paint.

It is also illegal for lenders to deny financing because a home has lead paint, or because financing could trigger future duties under the Lead Law. This does not restrict the right of a lender to process or deny a mortgage application in accordance with accepted underwriting practices and criteria.

If I am considering buying a pre-1978 house to rent out, and a child under six lives in one of the apartments, should I have at least that unit and common areas inspected for lead now?

Yes. If there are children under six living in such an apartment and the apartment does not have a Letter of Compliance or Letter of Interim Control, buyers should find out whether or not the apartment has lead hazards and will have to be brought into compliance with the state Lead Law. This information will be important in deciding whether to buy the property and at what price. As noted above, new owners have 90 days from the date of taking title to have such an apartment delead or brought under interim control. Therefore, they should arrange deleading or interim control work to begin as soon as possible after taking title, to be sure the work is done within 90 days.

Can a landlord delay a tenancy to bring a home into compliance with the state Lead Law?

A landlord who will be deleading a home or bringing it under interim control may delay the start of the tenancy up to 30 days. This can be done as long as a lease between the landlord and the new tenant does not exist. During this delay period, the new tenants are responsible for their living expenses. If there is a signed lease, however, the landlord is responsible for temporary housing during relocation necessary for deleading work.

Must a landlord arrange temporary housing for a tenant while a rental home is being delead?

Under the state Lead Law, tenants have to be relocated for the time that certain deleading work is taking place inside the home. They may not return until that work is done, the home is cleaned up, and a licensed lead inspector or risk assessor checks and finds it is fine for residents to move back in.

The landlord and tenant are responsible for working out an acceptable plan for alternative housing if it is necessary. The landlord may move the tenant to another place to live, which may be another house, apartment, motel or hotel. The landlord is responsible for paying the tenant's reasonable moving costs and any temporary housing costs over and above the rent of the home being delead. During the time the home is being delead, the tenant remains responsible for paying the normal rent they would pay for this period as their share of the cost of temporary housing. The Lead Law states the temporary housing must not cause undue economic or personal hardship to the tenant.

What is tenant notification?

The goal of the federal and state requirements for tenant notification is to help reduce lead poisoning by giving all tenants of homes built before 1978 information about lead in their home. The program also educates tenants and landlords about the dangers of lead poisoning, its prevention, and the Massachusetts Lead Law. Tenant notification applies to all tenants, whether or not they have a child under six living with them.

Before renting a home, landlords, managing agents or any real estate agent involved in the rental must give new tenants copies of any existing lead forms for the home. These include lead inspection reports, risk assessment reports, a Letter of Compliance (no matter how old) or a Letter of Interim Control. If the landlord or agent does not have any or all of these forms for the home, he or she simply does not give them. In addition, the landlord or agent must give new tenants the Tenant Lead Law Notification. This form addresses lead poisoning, specific prevention tips for parents, the requirements of the Lead Law and an explanation of the lead forms. Attached to the Tenant Lead Law Notification is the Tenant Certification form. This is to be filled out and signed by both the tenant and the landlord or agent. Each party gets a copy to keep. **These forms have been approved to satisfy both state and federal lead notification requirements.** Landlords or agents may choose to include the Tenant Lead Law Notification/Tenant Certification form in a written lease, instead of using a separate form.

Landlords and agents who fail to carry out their tenant notification obligations are liable for all damages caused by their failure to do so, and are subject to a fine of up to \$1,000.

INSURANCE INFORMATION

How can an owner of rental housing in Massachusetts built before 1978 get insurance to cover potential lead liability?

The answer depends on the number of units that the property owner wishes to insure, and whether the property owner lives in the building for which insurance is sought. An owner-occupant who insures four or fewer units may be covered by homeowners insurance. Generally, the property owner who is not an owner-occupant will need to get commercial liability insurance, as will an owner-occupant who wishes to insure more than four units.

Homeowners insurance may be available from several different sources: the regular, "admitted" market, the FAIR Plan or the "surplus lines" market. The regular, "admitted" market is the usual market for insurance. The FAIR Plan offers homeowners insurance to property owners unable to find coverage in the regular market. The "surplus lines" market is a less regulated, and generally more expensive market. It provides insurance to those who cannot find coverage elsewhere.

Under state Division of Insurance regulations, if an insurer in the regular market decides to write homeowners insurance on rental housing for which a Letter of Compliance or Letter of Interim Control is in effect, the insurer must provide coverage of lead paint liability arising from those premises. **Neither the state Lead Law nor the insurance regulations require a regular market insurer to write liability insurance, including homeowners insurance, on a particular property.** If a Letter of Compliance or Letter of Interim Control is in effect for only part of a property, the coverage for lead liability will extend to only that part of the property. Such insurance will also apply to any common areas covered by the Letter of Compliance or Letter of Interim Control. It will not, however, extend to injuries resulting from gross or willful negligence. The FAIR Plan's coverage of lead liability is subject to the same regulations that apply to the regular market.

An insurer in the regular market, or the FAIR Plan, may ask the property owner to prove that there is a Letter of Compliance or a Letter of Interim Control for the home sought to be insured. Once the proof is provided, coverage for lead liability will apply as of the date of the Letter. If the Fair Plan determines that a given property is eligible for insurance, or if a regular market insurer elects to insure certain premises, either may exclude lead liability coverage on any part of the property it insures to which no Letter of Compliance or Letter of Interim Control applies. If either the Fair Plan or a regular market insurer uses such an exclusion, it must offer the owner of the premises the chance to buy back the excluded coverage. There is an additional charge for the lead liability "buyback" coverage. The amount of this charge is regulated by the Division of Insurance.

In the surplus lines market, there is no requirement to cover lead liability arising from premises to which a Letter of Compliance or Letter of Interim Control applies. Surplus lines insurers generally exclude coverage of lead liability, do not offer the buyback coverage, and charge higher prices than the regular market.

Since the FAIR Plan does not provide commercial liability insurance, property owners who need to get such coverage (as opposed to homeowners insurance) must get it from either the regular market or the surplus lines market. Commercial liability insurance from the surplus lines market, like homeowners insurance from that market, usually will exclude coverage of lead liability, will not include the buyback option, and will cost more than regular market coverage.

While a regular market insurer can decline to write commercial liability insurance on a given property, once such an insurer decides to write such coverage, it must then insure lead liability arising from any part of the property covered by a Letter of Compliance or Letter of Interim Control. If such an insurer chooses to insure a property, it may exclude coverage of lead liability on any part of the premises for which no Letter of Compliance or Letter of Interim Control is in effect. If such insurer applies such an exclusion, it must offer the property owner the opportunity to buy back the excluded coverage. The lead liability insurance regulations described above as applicable to regular market homeowners insurance also apply to commercial liability insurance from the regular market.

Owners of rental housing should try to get coverage for lead liability, whether they have met the requirements of the Lead Law or not, by seeking regular market coverage through insurance agents, or by contacting direct writing companies that are listed in the telephone directory, before resorting either to the FAIR Plan or the surplus lines market.

If I own and occupy a single-family house, does my homeowners insurance cover lead liability?

Under the state lead liability insurance regulations, coverage of lead liability cannot be excluded from regular market and FAIR Plan homeowners insurance policies on single-family owner-occupied homes. Instead, lead liability coverage is included in such policies. However, a family member covered by a homeowners policy cannot make a lead liability claim against another family member covered by the same policy. The requirements of the lead liability insurance regulations do not apply to homeowners coverage from the surplus lines market.

How are new owners affected by the lead liability insurance regulations?

If a buyer of rental housing built before 1978 meets the state Lead Law's requirements and gets a Letter of Compliance or Letter of Interim Control within 90 days after becoming the owner, then, under certain conditions, they will be able to get coverage for lead liability for the period they owned the property before they dealed or brought it under interim control. This will happen if a regular market insurer chooses to provide liability coverage on the property. Such an insurer is required to provide lead liability coverage to a new owner who obtains a Letter of Compliance or Letter of Interim Control within 90 days after becoming the owner of the property. Such coverage will go back to the time that the new owner took title to the property, unless the liability insurance went into effect some

time after the taking of title. In the latter case, the coverage of lead liability will extend back to the time that the liability insurance held by the new owner first went into effect on the premises. The rule for new owner lead liability insurance coverage for the FAIR Plan is the same as for the regular market. These special rules for lead liability insurance for new owners do not apply to insurance from the surplus lines market.

What happens next?

That's up to you. At this point, you should be well informed about lead poisoning, the effects of lead hazards in the home, and your responsibilities under the Massachusetts Lead Law. In the past, the Department of Public Health has had to devote its childhood lead poisoning resources to provide services to the thousands of Massachusetts children who were poisoned, as well as to providing services to children whose blood lead levels are elevated, to prevent them from becoming lead poisoned. Between the Department's work and the preventive deleading carried out by property owners, we have been successful at reducing the number of lead poisonings among young children in Massachusetts. All of us at the Department are hopeful that we will continue that partnership, in which the correction of lead hazards in the homes of young children *before* those children are lead poisoned is so important.

Where can I get more information on lead poisoning?

Massachusetts Department of Public Health
Childhood Lead Poisoning Prevention Program (CLPPP)
(For more copies of this form, and full range of information on owners' and tenants' rights and responsibilities under the state Lead Law, financial help for owners, safe renovation work, and soil testing)
www.mass.gov/dph/clppp
(781)-774-6611, 1-800-532-9571

U.S. Environmental Protection Agency
Region 1 (New England)
(Information about federal laws on lead)
<http://www.epa.gov/region1>
(617)-918-1524

National Lead Information Center
(lead poisoning information or lead in consumer products)
www.epa.gov/lead or 1-800-424-LEAD

Massachusetts Department of Labor/
Division of Occupational Safety
(List of licensed deleaders)
www.mass.gov/dos
(617)-626-6962

U.S. Consumer Product Safety
Commission (Info about lead in consumer products)
www.cpsc.gov or 1-800-638-2772

Massachusetts Housing Finance Agency
(Get the Lead Out loan program information)
www.masshousing.com
(617)-854-1000

2,059± sf 6-BR Duplex on .08± Acres

149-151 Bussey St, Dedham, MA



AUCTION: Tuesday, January 6 at 2pm On-Site

Centrally located between Rt 138 & I-95, near the intersection with Colburn St.
Close to schools, Mill Pond Park, 7.4± acre Condon Park with playground & sports field.
1± mile to Dedham Mall, 3± miles to Dedham Corporate Center MBTA commuter rail station.

Gross Building Area: 3,916± sf
Gross Living Area: 2,059± sf
Design: 2-Story residential duplex built in 1920
Bedrooms: 6
Baths: 2
1st & 2nd Floors: 936± sf each
Attic: 936± sf with 187± sf finished
Basement: 936± sf full, unfinished

Back Porch: 144± sf
Heat: Gas-fired hot water per Assessor
Parcel ID: 96-79
Site Area: .08± acre (3,356± sf)
Frontage: 50± ft
Plan Ref: Norfolk County plan 1472/366 Lot 2
Zoning: Single Residence B

JJ Manning
AUCTIONEERS

Property Information & Full Terms at:

JJ Manning.com

800.521.0111

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



Terms of Sale:

10% certified deposit of which \$20,000 in certified or bank check at this Mortgagee's Foreclosure auction & remainder within 2 business days. Balance in 30 days. 5% Buyer's Premium will be added to the high bid & result will be the total purchase price. 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. JJ Manning Auctioneers is acting exclusively on behalf of Seller in this transaction.

MA Auc Lic 111
Brochure 1860 • Ref 25-2169

This instrument must be filed for record
or registration within 60 days from its date
STATE FORM 301 COMMONWEALTH OF MASSACHUSETTS N O T
Revised 3/2009 TOWN OF DEDHAM
TT# 20230016 Office of the Collector of Taxes A N

O F F I C I A L O F F I C I A L
I N S T R U M E N T O F T A K I N G
C O P Y C O P Y

RECEIVED AND RECORDED
NORFOLK COUNTY
REGISTRY OF DEEDS
DEDHAM, MA

I, Jason Caravaggio,
Collector of Taxes for the City/Town of
DEDHAM, acting under
General Laws Chapter 60, Sections 53 and 54,
hereby take for the city/town the real property
described below:

CERTIFY

William P. O'Donnell
WILLIAM P. O'DONNELL, REGISTER

DESCRIPTION OF PROPERTY

PROPERTY: LAND & BUILDING
CONTAINING: 3355.00 SF (more or less)
LOCATION: 149 BUSSEY ST
PARCEL ID: 96-79
REGISTRY: 4023/335
LAND COURT: -
RECORDED AT: NORFOLK COUNTY

This land is taken because taxes, as defined in Chapter 60,
Section 43, assessed on the property to:
S/O 149-151 BUSSEY ST LLC

for the fiscal year 2023 were not paid within fourteen (14)
days after a demand for payment was made on
S/O 149-151 BUSSEY ST LLC on July 28, 2023
After notice of intention to take the land was given as
required by law, they remain unpaid along with interest
and incidental expenses and costs to the date of taking
as follows:

Fiscal Year 2023 TAXES REMAINING UNPAID.	\$3,020.68
INTEREST to date of taking	\$530.78
INCIDENTAL EXPENSES AND COSTS to Date of Taking.	\$14.40
TOTAL FOR WHICH LAND IS TAKEN.	\$3,565.86

Jason Caravaggio
Jason Caravaggio

Executed as a sealed instrument on October 28, 2024

THE COMMONWEALTH OF MASSACHUSETTS

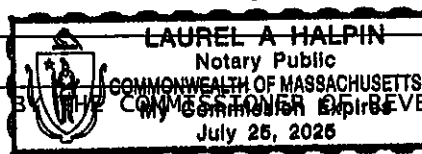
ss. DATE:

On this 18 day of Nov, 2024, before me,
the undersigned Notary Public, personally
appeared Jason Caravaggio, proved to me through
satisfactory evidence of identification, which were
_____, to be the person whose name is
signed on the preceding or attached document, and acknowledged
to me that he/she signed it voluntarily for its stated purpose,
as Collector of Taxes for the City/Town of
DEDHAM

Laurel A. Halpin

My commission expires

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE



HAND TO
LAND COURT

Doc: 1,516,377 01-26-2023 10:23
Ctf #: 181877, 197457, 155370, 205402, 199434
Norfolk County Land Court

RECEIVED AND RECORDED
NORFOLK COUNTY
REGISTRY OF DEEDS
DEDHAM, MA

Bk ~~41032~~ Pg 587 #5058
01-24-2023 @ 10:49a

CERTIFY A N
O F F I C I A L
William P. O'Donnell
WILLIAM P. O'DONNELL, REGISTER

O F F I C I A L
C O P Y

COMMONWEALTH OF MASSACHUSETTS

NORFOLK, SS.

TOWN OF DEDHAM

ORDER OF TAKING

At a regularly convened meeting of the SELECT BOARD of the TOWN OF DEDHAM held the 19th day of JANUARY, 2023, it was voted and ordered as follows:

The SELECT BOARD of the TOWN OF DEDHAM, duly elected, qualified, and acting on behalf of the Town, in accordance with the provisions of Massachusetts General Laws, Chapter 79, and the vote under Article 18 of the April 9, 2022 Annual Spring Town Meeting of the Town of Dedham, and of any and every other power and authority which is hereunto in any way enabling, does hereby take, on behalf of the Town, the following interests in land over, in, through, under and upon certain lands lying within or abutting Bussey Street in the Town of Dedham, Massachusetts, in the locations shown on a plan entitled: "Easement Plan, Bussey Street, Dedham, Mass, Norfolk County (Norfolk County Registry), Showing Location of Permanent & Temporary Easements, Prepared for the Town of Dedham," dated Oct. 7, 2022, prepared by BETA Group, Inc., sheets 1 through 5 (the "Plan"), to be recorded herewith, and a copy of which is attached hereto as Exhibit A, as set forth more particularly below:

A. Temporary Easements

Temporary easements for roadway construction purposes, such purposes to include, without limitation: grading, slope shaping and restoration, grass swales, excavation support, clearing and grubbing, tree removal, topsoil/loam and seeding, and other landscaping,

SEE PLAN FILED IN

1 PLAN BOOK 718 PAGE 57-61 14

construction access, sediment and erosion control measures, construction, improvement, relocation and/or replacement of drainage facilities, driveways, sidewalks, curbs, fences, decorative or retaining walls, signs, and guardrails, and all such other work as is necessary to survey, construct, inspect, and complete roadway and related improvements upon and within the abutting public ways and permanent easement premises described herein, including entry by foot, vehicle, and heavy equipment for all purposes stated herein and uses incidental thereto, over, in, through, under and upon the lands depicted on the Plan as Parcels X-TE-1, X-TE-2, X-TE-3; X-TE-5 through X-TE-63, inclusive; and X-TE-65.

These temporary easements shall expire **three (3) years** from the date this Order is recorded, provided that the completed grades and slopes in such easement premises shall be maintained in perpetuity.

B. Permanent Easements

1. Roadway Easements

Perpetual easements for all purposes for which public ways are used in the Town of Dedham, which purposes shall include, without limitation, surveying, constructing, reconstructing, installing, supporting, inspecting, using, maintaining, repairing, replacing, removing or abandoning in place, within and about the easement premises, a public roadway and any and all structures necessary to support and facilitate the same, including, without limitation, bridges, curbs, sidewalks, guardrails, reinforced earth slopes, signs, drains, utilities (including water and sewer) and related appurtenances, over, in, through, under and upon the land depicted on the Plan as Parcels E-1, E-2 and E-3.

2. **Public Utility Easements**

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Perpetual easements for all purposes incidental to the construction and maintenance of anchors, braces and guys to support facilities for the transmission of power, intelligence, and communications, such facilities to including poles, cables, wires, transformers, meters, cabinets, and related appurtenances, together with the right to trim such vegetation and prohibit the construction of any building or structure within the easement premises as may interfere with the efficient and safe operation of said utilities, over, in, through, under, and upon the lands depicted on the Plan as Parcels X-PUE-1 and X-PUE-2. The Town may assign this easement or authorize use of this easement by any utility company.

Each of the permanent easements taken by this order shall include the right to enter upon the easement premises, from time to time, by foot, vehicle, or heavy equipment, for all purposes stated herein and uses incidental thereto.

This taking does not include any structures presently situated on the easement premises, but does include the right of the Town to remove such structures whenever their removal shall be required for said easement purposes. This taking further includes such trees and shrubs within the easement premises whose removal is necessary to carry out the purposes of the easements taken herein.

The lands affected by the herein taking are owned or supposedly owned by the owners listed in **Schedule A**, attached hereto and incorporated within. If in any instance the name of any owner is not correctly stated in **Schedule A**, it is understood that in such instance the land referred to is owned by an owner or owners unknown to the Town. If property encumbered by the rights taken herein is determined to be owned by the Town, this taking shall act as a confirmatory acquisition of such rights.

In accordance with the provision of General Laws, Chapter 79, Section 6, we hereby
award to the owners listed in **Schedule A** those damages sustained by such owners in their
property by reason of the aforesaid takings, the amount of such awards being set out in a separate
Schedule A which is incorporated herein by reference but will not be recorded. We have
determined that no other persons will sustain damages in their property by reason of the herein
taking, all in accordance with the provisions of M.G.L., Chapter 79, Section 6, as amended, and
award no further damages in accordance with this determination.

No betterments are to be assessed under this taking.

[signatures on following page]

IN WITNESS WHEREOF, we, the duly elected and qualified Select Board for the Town of Dedham have hereunto set our hands and seal this 19th day of January, 2023.

[Signature]
KEVIN COUGHLIN

TOWN OF DEDHAM
SELECT BOARD

[Signature]
JAMES MACDONALD, CHAIR

[Signature]
ERIN BOLES WELSH

[Signature]
DIMITRIA SULLIVAN

THE COMMONWEALTH OF MASSACHUSETTS

NORFOLK, SS

January 19, 2023

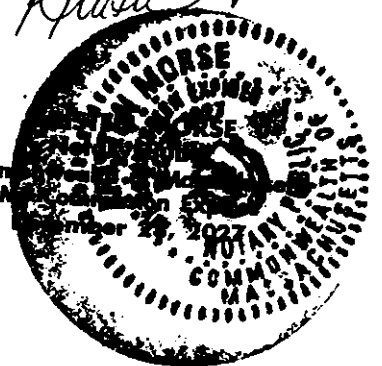
Then personally appeared the above-named JAMES MACDONALD, ERIN BOLES-WELSH, KEVIN COUGHLIN, DIMITRIA SULLIVAN, member of the Select Board of the Town of Dedham, as aforesaid, and proved to me through satisfactory evidence of identification, which was IN PERSON, to be the person whose name was signed on the foregoing instrument in my presence, and further acknowledged the foregoing instrument to be their free act and deed and the free act and deed of said Select Board, before me.

Notary Public

My Commission Expires:

[Signature]

830102v2/DEDH/000



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SCHEDULE A

PARCEL #	PROPERTY ADDRESS	TITLE HOLDER	TITLE REFERENCE BOOK/PAGE DOC NO. /CERT NO.	LAND CT PLAN	FINANCE	MORTGAGE REFERENCE BOOK/PAGE DOC NO.
X-TE-1	2 Bussey St	Marianne Hart	27374-197		RBS Citizens NA	27374-199
X-TE-2	6 Bussey St	James S Perlman	32212-301		MERS/Mortgage Master Inc	32212-303
X-TE-3	14 Bussey St	Matthew E McCarrick	14038-531			O
X-TE-5	13-15 Bussey St	Sam Ho, Soo W Yee-Ho	28738-219		Wells Fargo Bank NA	29662-244, 29662-339
X-TE-6	17-19 Bussey St	17 Bussey LLC	37400-490		MERS/Bank of Canton	30120-267
X-TE-7	20 Bussey St	Catherine Sherwood, Kaitlin O Nichols	34985-304		MERS/Eastern Bank	39619-262
X-TE-8	24 Bussey St	William Thomas Edgar Corrie, Katie Victoria Emily Corrie	39341-456		MERS/Loandepot.com LLC	39341-458
X-TE-9	31 Bussey St	Josephine Laham, Tr., Josephine Laham Revocable Trust	37683-433			
X-TE-10	26 Bussey St	Karol A Kolostow, Beatrice M Ferrara, Lee Hopwood Jr	34173-4		Ally Bank	34173-6, 37416-313
X-TE-11	32 Bussey St	Vincent Michael Canney	26090-583		MERS/Nationstar Mortgage	38718-309
X-TE-12, X- PUJ-1	36 Bussey St	Marie Michelle Piverger	25226-246		MERS/Arc Home LLC	38181-62
X-TE-13	11 Bussey St	Karen Fashaw, Kyle Fashaw	32057-29		MERS/Countrywide Home Loans	23434-200
X-TE-14	3 Glancy Ln	Carol Marston Dupre f/k/a Carol J Arseneau	5842-312		MERS/Countrywide Bank	23434-216
X-PUJ-2, X- TE-15, X- TE-65	4 Glancy Ln	Jenerra Dionne Williams	38650-322		MERS/Fairway Independent Mortgage	38650-324
X-TE-16	44 Bussey St	John E Vandenburg, Carol C Vandenburg	5813-618		City of Boston Credit Union	39026-156

SCHEDULE A

X-TE-17	50 Bussey St	Michael Khouri, Joanne Zampese Sacco	38904-23				
X-TE-18	47 Bussey St	Jonathan E Demarrais, Patricia Demarrais	16771-440		Needham Bank	30911-517	
X-TE-19	59-61 Bussey St	59-61 Bussey Street Condominium Trust	23268-211, 23268-224				
X-TE-20	60 Bussey St	Glen Stivaletta	32073-209		Needham Bank	27228-242	
X-TE-21	64 Bussey St	Natasha Mock	35396-465		MERS/Freedom Mortgage	38663-337	
X-TE-22	63 Bussey St	Bonnie McNamara	17731-54		Blue Hills Bank	32858-340	
X-TE-23	68 Bussey St	Karilyn M Valdez, Dilanny J Pimentel	38504-23		Rockland Trust Co	37595-257	
X-TE-24	70-72 Bussey St	Konstantia Boutalis	32146-364		MERS/Eastern Bank	38504-27	
X-TE-25	78 Bussey St	Scherley Jean-Baptiste	39295-476		MERS/Santander Bank	35935-542	
X-TE-26	73 Bussey St	Marc S Flagg, Lisa C Flagg	40472-343		Bank of America	39295-479	
X-TE-27, X-TE-28	82-84 Bussey St	Anthony G Beninati, Elizabeth A Beninati	12518-122		Neighborhood Assistance Corp of America	39295-498	
X-TE-29	79 Bussey St	Mark D Santora	20994-511		Dedham Institution for Savings	40472-345	
X-TE-30	19 Colonial Dr	Walid Abraham	40639-486		UBS Bank USA	31331-205, 38100-352	
X-TE-31	87 Bussey St	Christopher Williams, Cyriese Williams	36642-418		MERS/American Neighborhood Mortgage Acceptance Co	40639-487	
X-TE-32	92 Bussey St	Francine Berardinelli	35709-341		MERS/New Federal Mortgage Corp	37146-565	
X-TE-33	94 Bussey St	Susan L Cuthbert, Jules K Cuthbert, Julia E Cuthbert	40287-332		MERS/Mutual of Omaha Mortgage	40287-334	
X-TE-36	96 Bussey St	Yuri Babayan	24434-111		Bank of America	30147-436, 36128-59	
X-TE-37	104-106 Bussey St	Brian M Keaney	29199-124		Leader Bank NA	32336-389	

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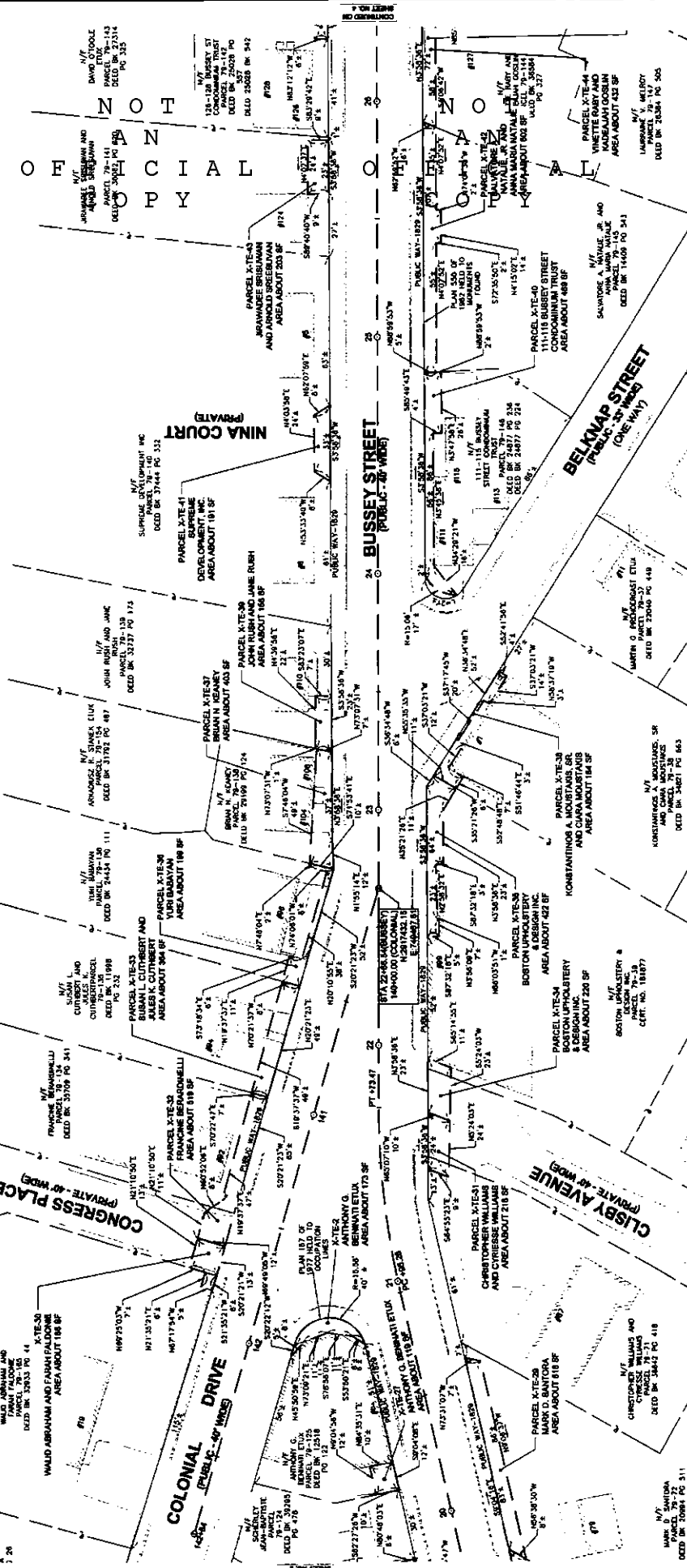
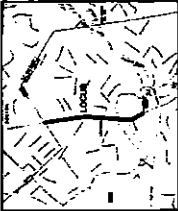
E-3, X-TE-62	Colburn St	Town of Dedham	3023-148				
E-1, E-2, X-TE-63		Town of Dedham	Assessor's parcel #96-108				
X-TE-34, X-TE-35	99-101 Bussey St	Boston Upholstery & Design Inc	1220587 / 181877	pl 2171A w/505			
X-TE-52	213 Colburn St	First Privilege LLC	1394917 / 197457	Lot D pl 4612B w/5026	Rockland Trust Co	1394918, 1394919	OFFICIAL COPY
X-TE-54	202 Bussey St	Bussey Street LLC	835472 / 155370	pl 35514A w/100644	Holbrook Cooperative Bank	1097064	OFFICIAL COPY
X-TE-56	205 Bussey St	John A Bayiates	1480888 / 205402	Lot C pl 19380A w/31515	MERS/Harborone Mortgage	1480889	OFFICIAL COPY
X-TE-59	3 Chauncey St	3 Chauncey Street LLC	1413061 / 199434	Lot A pl 19380A w/31515			

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O F F I C I A L
C O P Y

EXHIBIT A



I HEREBY CERTIFY THAT THE PROPERTY LINES SHOWN ON THIS PLAN ARE THE LINES DIVIDING EXISTING OWNERSHIP, AND THE LINES OF THE STREETS AND WAYS SHOWN ARE THOSE OF PUBLIC OR PRIVATE PROPERTY OR WAYS ALREADY ESTABLISHED AND NO NEW LINES OR DIVISION OF EXISTING OWNERSHIP OR LOT WAYS ARE SHOWN.

FURTHER CERTIFY THAT THIS PLAN CONFORMS TO THE RULES AND REGULATIONS OF THE REGISTER OF DEEDS OF THE COMMONWEALTH OF MASSACHUSETTS.

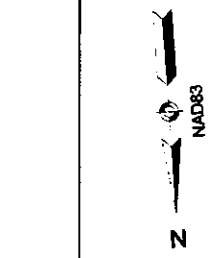


DATE: 1/26/2012
 PLAN PREPARED FOR: ALPHA SURVEY GROUP, LLC
 PREPARED BY: MARK D. SANTORA, P.L.S.
 ALPHA SURVEY GROUP, LLC

SCALE: 1" = 20'

- LEGEND**
- TE TEMPORARY EASEMENT
 - PVE PERMANENT UTILITY EASEMENT
 - D DRAINAGE EASEMENT
 - H HIGHWAY EASEMENT
 - TRM TEMPORARY RETAIL AND RESTORATION EASEMENT
- SEE SH 1 OF 8 FOR SURVEY NOTES & PLAN REFERENCES

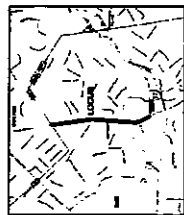
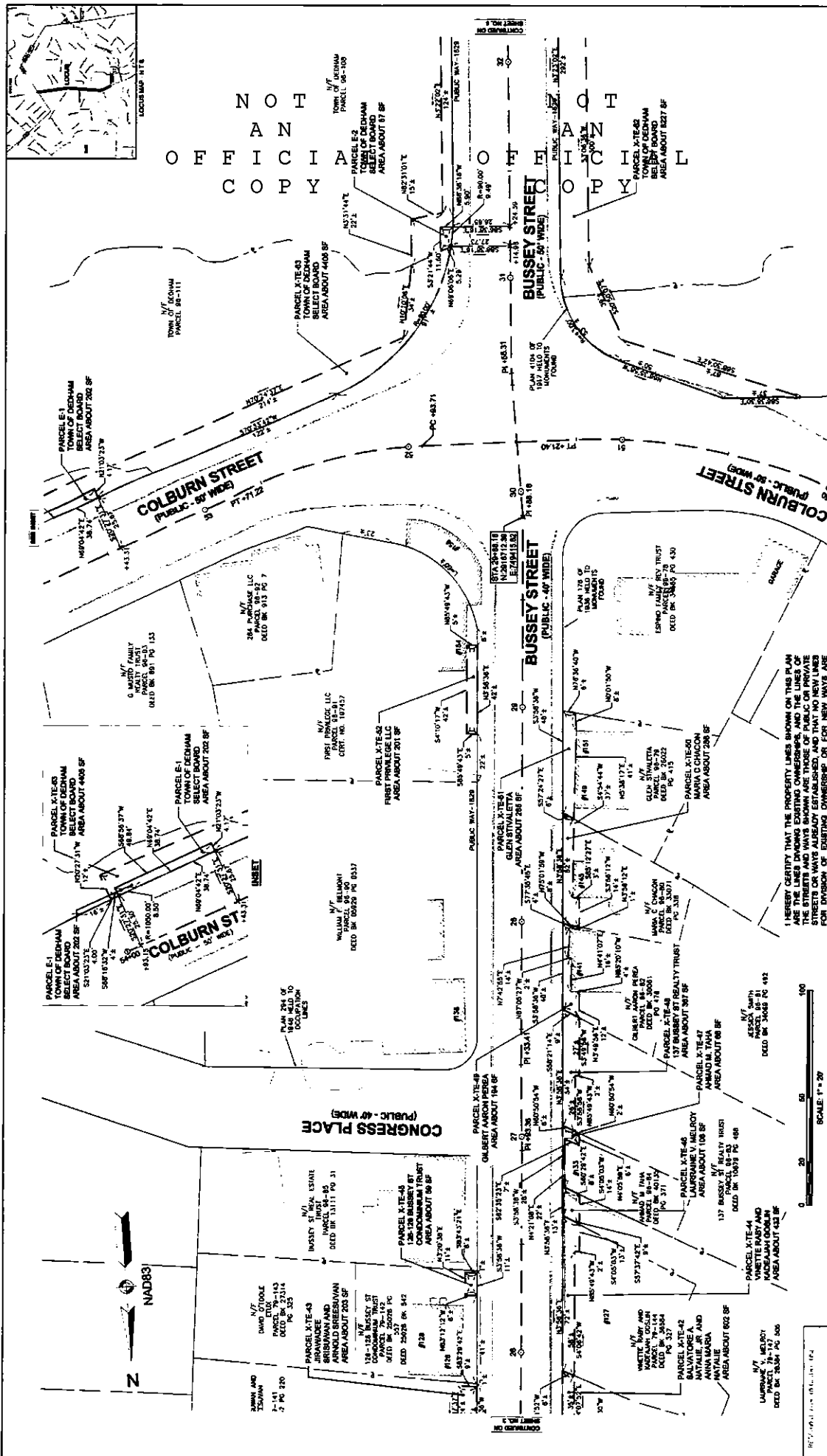
EASEMENT PLAN
BUSSEY STREET
DEDHAM, MASS
NORFOLK COUNTY
 (NORFOLK COUNTY REGISTRY)
 SHOWING LOCATION OF
 PERMANENT & TEMPORARY EASEMENTS
 FOR THE
 TOWN OF DEDHAM
 SCALE: 1" = 20' DATE: 01/17/2012
 SHEET 3 OF 8



MARK D. SANTORA
 O.C.D. NO. 20084 PG. 511

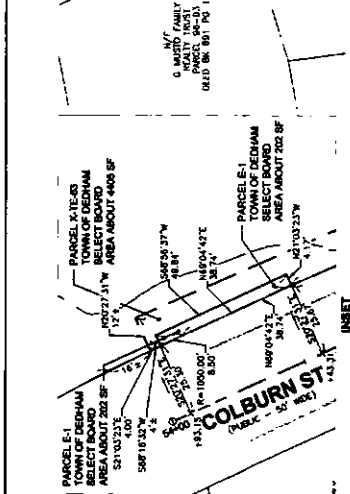
EXHIBIT A

NOT AN OFFICIAL COPY



BUSSEY STREET DEDHAM, MASS NORFOLK COUNTY (NORFOLK COUNTY REGISTRY) SHOWING LOCATION OF PERMANENT & TEMPORARY EASEMENTS PREPARED FOR THE TOWN OF DEDHAM DATE: OCT. 7, 2022 SHEET 4 OF 8

PLAN PREPARED FOR BETA GROUP INC BY ALPHA SURVEY GROUP, LLC

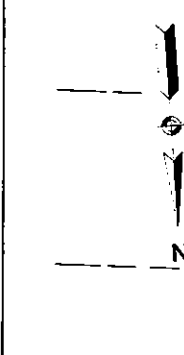


I HEREBY CERTIFY THAT THE PROPERTY LINES SHOWN ON THIS PLAN CONFORM TO THE RULES AND REGULATIONS OF THE REGISTERS OF DEEDS OF THE COMMONWEALTH OF MASSACHUSETTS.

DATE: 10/27/2022
ALPHA SURVEY GROUP, LLC

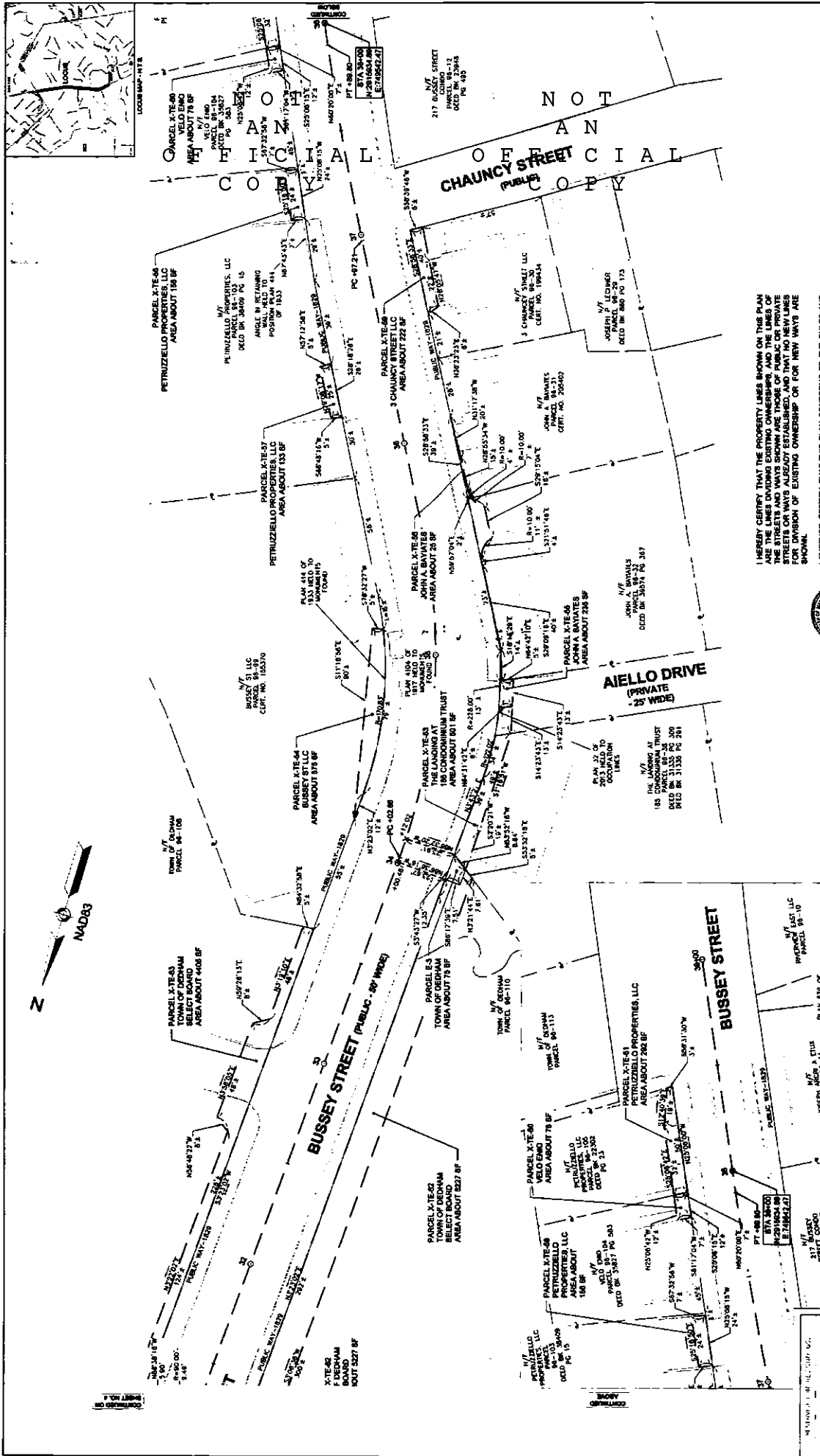


- LEGEND
- TE TEMPORARY EASEMENT
 - PE PERMANENT EASEMENT
 - DE DRIVE
 - CE CURBWAY EASEMENT
 - HWY HIGHWAY EASEMENT
 - TWLR TEMPORARY WETLAND RESTORATION EASEMENT
- SEE BH 1 OF 8 FOR SURVEY NOTES & PLAN REFERENCES



PLAN 170 OF 180 MADE TO BE ADDED TO THIS PLAN

EXHIBIT A



**BASEMENT PLAN
BUSSEY STREET
DEDHAM, MASS
NORFOLK COUNTY
(NORFOLK COUNTY REGISTRY)
SHOWING LOCATION OF
PERMANENT & TEMPORARY EASEMENTS
PREPARED FOR THE
TOWN OF DEDHAM**

DATE: OCT. 1, 2013
SHEET 6 OF 8
SCALE: 1" = 20'

PLAN PREPARED FOR
BETA GROUP, INC. BY
ALPHA SURVEY GROUP, LLC

DATE: 1/26/2013
FILE # 3852

I HEREBY CERTIFY THAT THE PROPERTY LINES SHOWN ON THIS PLAN ARE THE LINES DIVIDING EXISTING OWNERSHIP AND THE LINES OF EASEMENTS, PERMANENT AND TEMPORARY, AND THAT THE NEW LINES SHOWN ON THIS PLAN WERE ALREADY ESTABLISHED AND THAT NO NEW LINES FOR DIVISION OF EXISTING OWNERSHIP OR FOR NEW WAYS ARE SHOWN.

I FURTHER CERTIFY THAT THIS PLAN CONFORMS TO THE RULES AND REGULATIONS OF THE REGISTRARS OF DEEDS OF THE COMMONWEALTH OF MASSACHUSETTS.

SEE BH 1 OF 8 FOR SURVEY NOTES & PLAN REFERENCES

LEGEND:

- TE TEMPORARY EASEMENT
- PE PERMANENT UTILITY EASEMENT
- D DRAINAGE EASEMENT
- H HIGHWAY EASEMENT
- W TEMPORARY WETLAND RESTORATION EASEMENT

PLAN PREPARED FOR
BETA GROUP, INC. BY
ALPHA SURVEY GROUP, LLC

DATE: 1/26/2013
FILE # 3852

149 BUSSEY ST

Location 149 BUSSEY ST

Mblu 96/ 79/ / /

Acct#

Owner S/O 149-151 BUSSEY ST LLC

Assessment \$583,400

PID 3068

Building Count 1

Current Value

Assessment			
Valuation Year	Improvements	Land	Total
2025	\$338,900	\$244,500	\$583,400

Owner of Record

Owner S/O 149-151 BUSSEY ST LLC

Sale Price \$10

Co-Owner

Certificate

Address 7 ROCKINGHAM AVENUE
WEST ROXBURY, MA 02132

Book & Page 40236/335

Sale Date 01/11/2022

Instrument 1F

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
S/O 149-151 BUSSEY ST LLC	\$10		40236/335	1F	01/11/2022
STIVALETTA GLEN	\$140,000		26022/0415	1H	09/04/2008
WALTON HAROLD E	\$0		03910/0155		07/10/1961

Building Information

Building 1 : Section 1

Year Built: 1920
Living Area: 2,059
Replacement Cost: \$457,961
Building Percent Good: 74
Replacement Cost
Less Depreciation: \$338,900

Building Attributes	
Field	Description

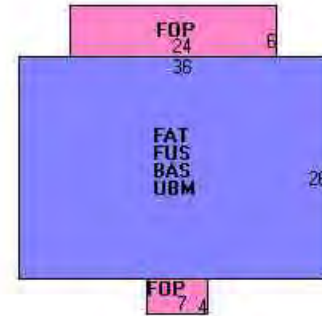
Style:	Family Duplex
Model	Residential
Grade:	Average
Stories:	2 Stories
Occupancy	2
Exterior Wall 1	Aluminum Sidng
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asph/F GlS/Cmp
Interior Wall 1	Plastered
Interior Wall 2	Cust Wd Panel
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Gas
Heat Type:	Hot Water
AC Type:	None
Total Bedrooms:	6 Bedrooms
Total Bthrms:	2
Total Half Baths:	0
Total Xtra Fixtrs:	
Total Rooms:	10
Bath Style:	Average
Kitchen Style:	Average

Building Photo



(<https://images.vgsi.com/photos/DedhamMAPPhotos//00\05\03\04.jpg>)

Building Layout



(https://images.vgsi.com/photos/DedhamMAPPhotos//Sketches/3068_3145.j)

Building Sub-Areas (sq ft)			<u>Legend</u>
Code	Description	Gross Area	Living Area
BAS	First Floor	936	936
FUS	Upper Story, Finished	936	936
FAT	Attic, Finished	936	187
FOP	Porch, Open, Finished	172	0
UBM	Basement, Unfinished	936	0
		3,916	2,059

Extra Features

Extra Features	<u>Legend</u>
No Data for Extra Features	

Land

Land Use

Use Code 1040
Description Two Family
Zone B
Neighborhood 0040
Alt Land Appr Category No

Land Line Valuation

Size (Sqr Feet) 3356
Frontage 0
Depth 0
Assessed Value \$244,500

Outbuildings

Outbuildings	<u>Legend</u>
No Data for Outbuildings	

Valuation History

Assessment			
Valuation Year	Improvements	Land	Total
2025	\$338,900	\$244,500	\$583,400
2024	\$326,400	\$231,500	\$557,900
2023	\$302,900	\$205,500	\$508,400

Witness my hand and seal this 11th day of January 2022
N O T A N O T
A N A N
O F F I C I A L O F F I C I A L
C O P Y C O P Y

Glen Stivaletta
Glen Stivaletta

COMMONWEALTH OF MASSACHUSETTS

Norfolk County, ss.

January 11 2022

On this 11th day of January 2022 personally appeared Glen Stivaletta and proved to me through satisfactory evidence of identification to be the person whose name is signed on the preceding or attached document and acknowledged to me that he signed it voluntarily for its stated purpose.



Cody Zane, Notary
My commission expires 5/13/2022

Town of Dedham Property Viewer

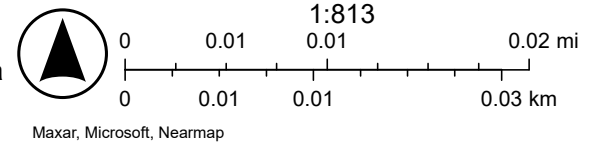


10/15/2025, 11:52:13 AM

- Parcels
- World Imagery
- Low Resolution 15m Imagery

- High Resolution 60cm Imagery
- High Resolution 30cm Imagery
- Citations

15cm Resolution Metadata

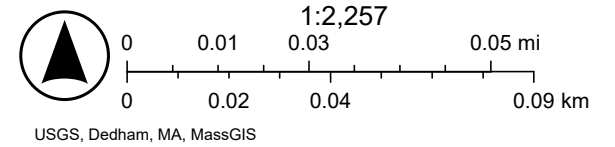


Town of Dedham Property Viewer

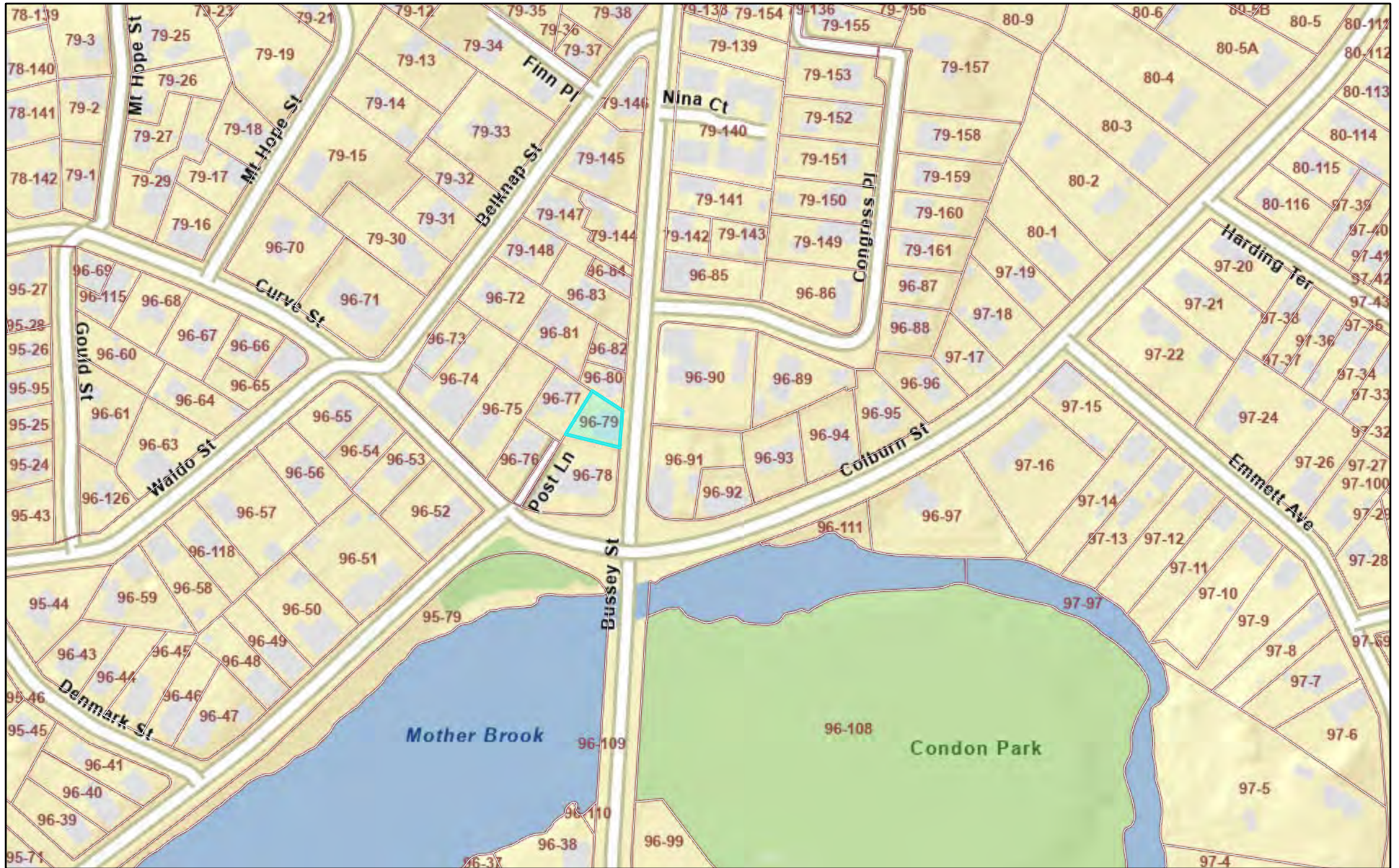


10/15/2025, 11:43:36 AM













- | | | | | | |
|----------------------|---------------------|----------------|-----------------|-----------------|---------------|
| Parcels | Road Centerlines_2K | Highway | Railroad_2K | Waterlines_2K | Imagery |
| County; Municipal | Minor Collector | Local | Waterbodies_2K | Artificial Path | Red: Band_1 |
| FacilitySitePoint_2K | Major Collector | Major Arterial | Lake or Pond | Stream or River | Green: Band_2 |
| Municipal Boundaries | Freeway | Minor Arterial | Stream or River | | Blue: Band_3 |



Town of Dedham Property Viewer

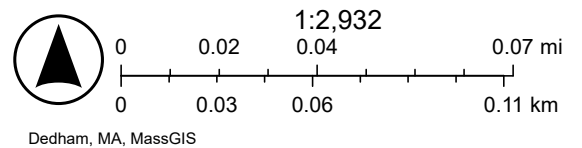


10/15/2025, 11:34:41 AM

-  Parcels
-  Town Boundaries
-  Parks
-  Parcels
-  Buildings
-  Municipal
-  Road Centerlines
-  Hydrology
-  Urban Areas
-  Local Street
-  Facility Site Points
-  Land Tint

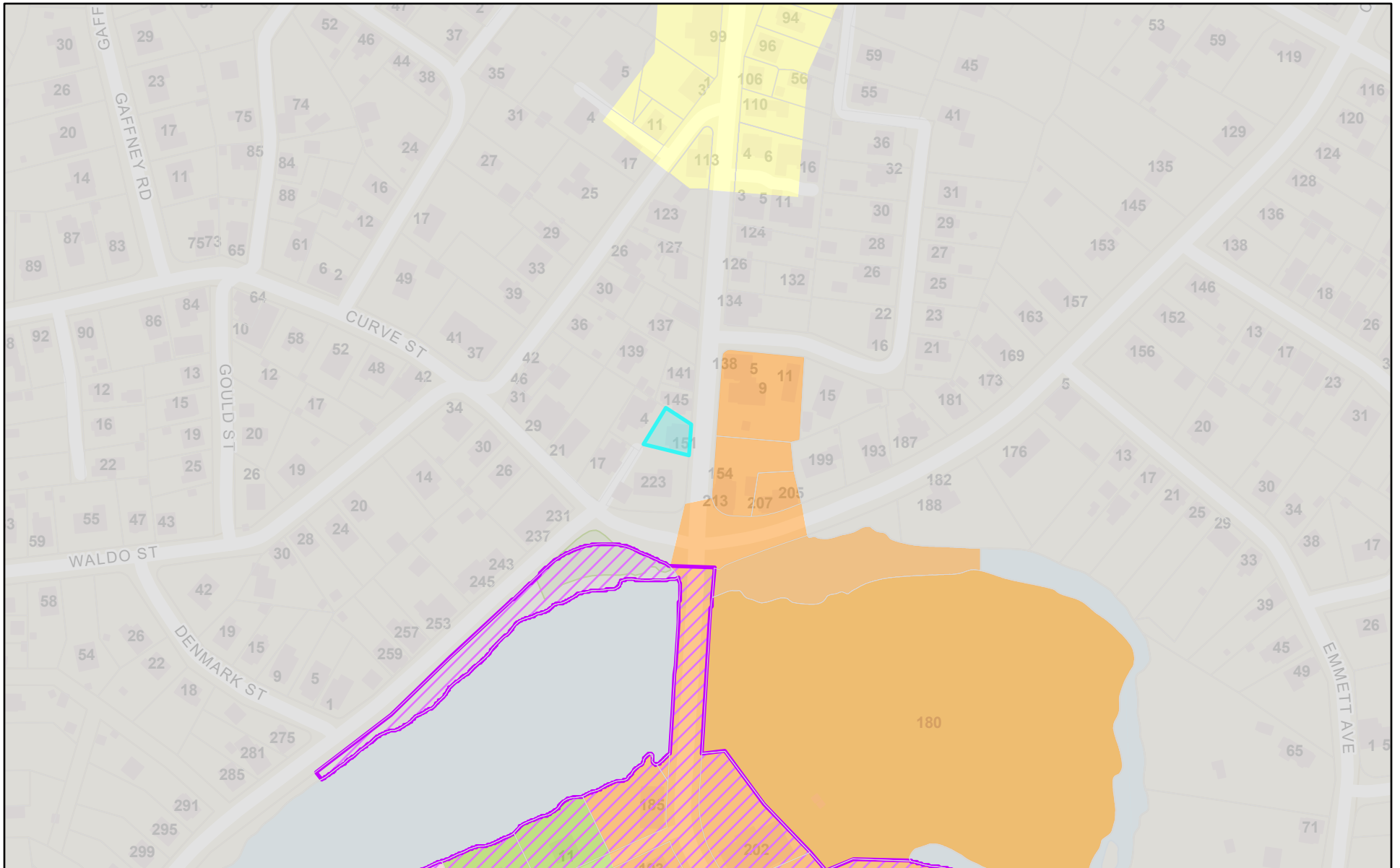


TaxParcel



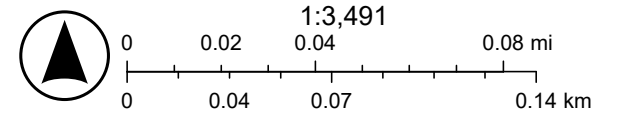
Dedham, MA, MassGIS

Town of Dedham Property Viewer



10/15/2025, 11:41:26 AM

- | | | | |
|---|--|---|--|
|  Parcels | Zoning Districts |  General Business |  Local Business |
|  Arts Overlay |  Central Business |  General Residence |  Single Residence B |



LEAD PAINT PROPERTY TRANSFER NOTIFICATION
TO BE SIGNED BY PROSPECTIVE PURCHASER
PRIOR TO SIGNING A FORECLOSURE AUCTION SALE AGREEMENT
AND MEMORANDUM OF TERMS AND CONDITIONS OF SALE FOR
RESIDENTIAL PROPERTY CONSTRUCTED PRIOR TO 1978

_____ The Massachusetts Department of Public Health's Notification was provided to the prospective purchaser. The prospective purchaser has read the Notification or has had it read to him/her.

_____ The Auctioneer and/or the mortgagee and/or the attorney representing mortgagee has represented to the prospective purchaser that he/she has provided the prospective purchaser with verbal information on the possible presence of dangerous levels of lead paint, plaster, soil or other materials and the provisions of the Lead Law and Regulations.

_____ The prospective purchaser was verbally informed that because the property is being transferred by means of a foreclosure auction sale, the prospective purchaser may not be able to obtain a lead inspection either prior to executing the Foreclosure Auction Sale Agreement and Memorandum of Terms and Conditions of Sale or prior to paying the balance of proceeds due on the "Closing Date" referred to in the Memorandum of Terms and Conditions of Sale. The prospective purchaser was also verbally informed that prospective purchaser's obligations under the Foreclosure Auction Sale Agreement and Memorandum of Terms and Conditions of Sale are not contingent upon either the availability or results of a lead inspection.

I, _____ have been so informed and notified.

Date: _____

Purchaser

Address: _____

Date: _____

Attorney

Auctioneer



**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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