

# JJ Manning

— AUCTIONEERS —

**PROPERTY INFORMATION PACKAGE #26-2178**

**Mortgagee's Foreclosure AUCTION**  
**5,284+/- SF 4-UNIT APARTMENT BUILDING**  
**30-32 ARCH AVE., HAVERHILL, MA**  
**Thursday, January 29 at 10:00 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.

## MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in that certain Commercial Real Estate Mortgage dated March 5, 2021 (the "Mortgage") given by Celest Investments LLC (the "Mortgagor") to Lowell Five Cents Savings Bank (the "Mortgagee") and recorded with the Southern Essex County Registry of Deeds ("Registry") in Book 39613, Page 129 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 10:00 AM on the 29th day of January, 2026 at 30-32 Arch Avenue, Haverhill, Massachusetts, being more particularly in said mortgage, to wit:

The land in Haverhill, Essex County, Massachusetts, consisting of two separate parcels, bounded and described as follows:

### PARCEL ONE:

The land and the buildings situated on the northerly side of Arch Avenue in said Haverhill, containing about 5,705 square feet; being Lots 3, 4A, Block 288, Plot 514 in the Assessor's Office of said City of Haverhill, and being numbered 30 and 32 on Arch Avenue.

### PARCEL TWO:

The land in said Haverhill, bounded and described as follows:

Northerly	by Arch Avenue, seventy (70) feet more or less;
Easterly	by land now or formerly of Gage et al, ninety (90) feet, more or less
Southerly	by land no or formerly of Blotner, seventy (70) feet, more or less; and
Westerly	by Central Street, ninety (90) feet, more or less.

For Mortgagor's title see Quitclaim Deed dated March 4, 2021 and recorded with the Registry on March 5, 2021 in Book 39613, Page 127.

In the event of any typographical errors in the publication of this notice, the description in the Mortgage shall control.

Said premises shall also be sold subject to and/or with the benefit of any and all other restrictions, easements, improvements, covenants, outstanding tax titles, municipal or other public taxes, assessments, liens or claims in the nature of liens, attachments and existing encumbrances of record created prior to the Mortgage, if any there be, insofar as in force and applicable.

Said premises will also be sold subject to all leases and tenancies having priority over said Mortgage, to tenancies or rights of parties in possession now or at the time of said auction which are subject to said Mortgage, to rights or claims in personal property installed by tenants or former tenants now located on the premises, and to laws and ordinances including, but not limited to, all building and zoning laws and ordinances.

Terms of sale:

The highest bidder in the sale shall deposit a bank treasurer's check, or certified check in the amount of Twenty Five Thousand Dollars (\$25,000.00) at the time and place of the sale as a non-refundable earnest money deposit towards the purchase price to be held at the option of the Mortgagee as liquidated damages for any default by the successful bidder. The highest bidder shall then be required to remit by federal wire transfer an additional non-refundable deposit to bring in an amount sufficient to make the total deposit equal to ten percent (10%) of the purchase price within five (5) business days of the date of the public auction.

The balance of the purchase price shall be paid upon delivery of the deed within thirty (30) days of the date of the public auction. Each successful bidder shall be required to sign a Memorandum of Sale at the public auction containing the terms herein and any additional terms set forth in the Memorandum of Sale or announced at the public auction.

In the event that any successful bidder at the public auction fails to perform in the time specified to purchase the applicable premises, the Mortgagee reserves the right, at its sole election, to sell such premises by foreclosure deed to the other qualified bidders, in descending order beginning with the next highest bidder, provided that in each case the next highest bidder delivers to Mortgagee the amount of the required deposit within five (5) business days after written notice of the default of the previous highest bidder and promptly executes a Memorandum of Sale providing for performance within thirty (30) days of execution. Mortgagee also reserves the right, at its sole election, to assume the bid of any defaulting or declining bidder. The Mortgagee reserves the right to postpone this sale to a later date by public proclamation at the time and date appointed for the sale and to further postpone any adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date.

Other terms to be announced at sale.

For inquiries concerning the auction, please contact Justin J. Manning at [justin@jjmanning.com](mailto:justin@jjmanning.com).

Lowell Five Cents Savings Bank,  
present holder of the Mortgage,

By its attorney,  
Lauren A. Solar, Esq.  
Hackett Feinberg P.C.  
155 Federal Street, 9<sup>th</sup> Floor  
Boston, MA 02110

# Unofficial Property Record Card - Haverhill, MA

## General Property Data

Parcel ID **514-288-3**  
Prior Parcel ID  
Property Owner **CELEST INVESTMENTS, LLC**  
Mailing Address **82 OSGOOD ST**  
City **LAWRENCE**  
Mailing State **MA** Zip **01840**  
ParcelZoning **N/A**

Account Number **514-288-3**  
Property Location **30 ARCH AVE HAVERHILL**  
Property Use **APT 4-8**  
Most Recent Sale Date **3/5/2021**  
Legal Reference **39613-127**  
Grantor **CALNAN SHERRY**  
Sale Price **600,000**  
Land Area **0.272 acres**

## Current Property Assessment

Card 1 Value Building Value **707,000** Xtra Features Value **500** Land Value **154,200** Total Value **861,700**

## Building Description

Building Style **APT CONV**  
# of Living Units **4**  
Year Built **1900**  
Building Grade **AVERAGE**  
Building Condition **N/A**  
Finished Area (SF) **5284**  
Number Rooms **16**  
# of 3/4 Baths **0**

Foundation Type **BRICKSTONE**  
Frame Type **WOOD**  
Roof Structure **MANSARD**  
Roof Cover **ASPHALT**  
Siding **VINYL**  
Interior Walls **PLASTER**  
# of Bedrooms **8**  
# of 1/2 Baths **0**

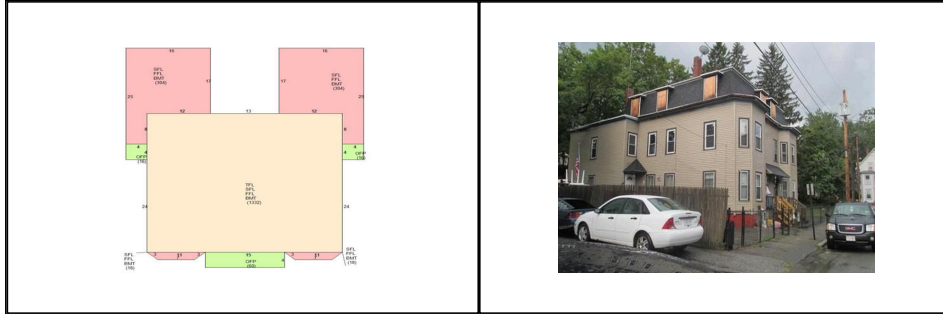
Flooring Type **CARPET**  
Basement Floor **CONCRETE**  
Heating Type **UNIT HTRS**  
Heating Fuel **GAS**  
Air Conditioning **0%**  
# of Bsmt Garages **0**  
# of Full Baths **4**  
# of Other Fixtures **0**

## Legal Description

## Narrative Description of Property

This property contains 0.272 acres of land mainly classified as APT 4-8 with a(n) APT CONV style building, built about 1900 , having VINYL exterior and ASPHALT roof cover, with 0 commercial unit(s) and 4 residential unit(s), 16 room(s), 8 bedroom(s), 4 bath(s), 0 half bath(s).

## Property Images



Disclaimer: This information is believed to be correct but is subject to change and is not warranted.

Comments

WL 4A-6 4 UNITS NO BP FOR SIDING. A/C`S IN WNDW, FNSH PER TEN, 4 UNITS,4 METERS,4 MAILBOXES. 100%

## PROPERTY LOCATION

30 ARCH AVE  
HAVERHILL, MA 01830

## OWNERSHIP

[illegible]

### PREVIOUS OWNER

CALNAN SHERRY  
93 HILLDALE AVE  
HAVERHILL, MA 01832-0000

### NARRATIVE DESCRIPTION

This parcel contains 11,830 SF of land mainly classified as APT 4-8 with an APT CONV building built about 1900, having primarily VINYL Exterior and 5,284 Square Feet, with 4 Residential Units, 4 Baths, 16 Rooms, and 8 Bdrms.

## OTHER ASSESSMENTS

Code	Desc	Amt	Comm Int Amt

## PROPERTY FACTORS

Item	Code	Item	Code	%
Util 1	1 - TYPCL	Dis 1		
Util 2		Dis 2		
Util 3		Dis 3		
Census		Zone 1		
F. Haz		Zone 2		
Topo		Zone 3		
Street		HX		
Traffic				
Exempt				

## LAND SECTION (111)

LUC	LUC Desc	Alt %	Ft.	# Units	Depth	U. Type	L. Type	Ft.	Base V.	Unit Prc	Adj Prc	NBC	Ft.	Mod.	Inf 1	%	Inf 2	%	Inf 3	%	Appr	Alt 2 LUC	%	Spec L.V.	Juris	L. Ft.	Assessed	Notes
111	APT 4-8		1	11,830		SF	SITE	1		04.75	4.75	EF	1								154,159		0	0.00000		1	154,200	
Total AC/HA				0.27	Total SF/SM		11,830.03	Parcel LUC 111 - APT 4-8						P. NBC Desc:EARLY FR					Tot	154,159	Spl Credit		0.00	Tot		154,200		

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## IN PROCESS APPRAISAL SUMMARY

Use Code	Building Val	Yard Items	Land Size	Land Val	Total Val
111	707,000	500	0.27	154,200	861,700
Building Total	707,000	500	0.27	154,200	861,700
Parcel Total	707,000	500	0.27	154,200	861,700
Source	0 - Mkt Adj Cost	Tot Val SF/Bld	163.08	Tot Val SF/Prc	163.08

## PREVIOUS ASSESSMENTS

Tx Yr	Cat	Use	Bld Value	Yard Items	Land Size	Land Val	Total Appr	Assessed	Notes	Date
2025	FV	111	707,000	500	0.27158	154,200	861,700	861,700	Final Value	12/16/2024
2024	FV	111	560,700	500	0.27158	152,500	713,700	713,700	yr end fy24	12/13/2023
2023	FV	111	485,600	500	0.27158	139,600	625,700	625,700	Year end roll	12/13/2022
2022	FV	111	422,000	500	0.27158	126,600	549,100	549,100	Year End Roll	12/08/2021
2021	FV	111	389,300	500	0.27158	110,300	500,100	500,100	CPro billing	12/14/2020
2020	FV	111	389,300	500	0.27158	102,200	492,000	492,000	CPRO BILLING	12/12/2019
2019	FV	111	346,900	500	0.27158	89,300	436,700	436,700	CPro Billing	12/11/2018
2017	FV	111	295,000	500	0.27158	68,200	363,700	363,700	Year End Roll	12/14/2016
2016	FV	111	239,000	500	0.27158	68,200	307,700	307,700	YEAR END	12/16/2015
2015	FV	111	228,500	500	0.27158	68,200	297,200	297,200	Year End Roll	12/15/2014

## SALES INFORMATION

Grantor	Legal Ref	Type	Date	Sale Price	TSF	Verif.	NAL	Notes
CALNAN SHERRY	39613-127		03/05/2021	600,000	No			
CALNAN FAMILY TRUST	39405-132		01/13/2021	100	No		A	
CD REALTY TRUST	38083-343		12/04/2019	100	No		F	
FEDERAL NATIONAL MORTGAGE	34376-122		09/16/2015	208,000	No		S	
GARRETT KEITH M ETUX	29615-499		07/21/2010	119,777	No		L	
	8813 168		02/06/1963	0	No			

## **BUILDING PERMITS**

[illegible]

## ACTIVITIES

Date	Result	By
06/28/2019	15	MICHAEL CASS
05/15/2018	15	DEREK PITMAN
06/15/2016	15	PATRICK WELC
09/18/2015	15	MICHAEL CASS
07/24/2014	15	MICHAEL CASS
05/13/2014	25	ASSESSORS
08/05/2013	15	MICHAEL CASS
07/24/2012	15	MICHAEL CASS
12/19/2011	2	MICHAEL CASS
07/18/2003	25	STEVE GULLO
10/22/1996	2	MICHAEL CASS

## LEGAL DESCRIPTION

0		
0		
8	Lot Size	
	Total Land	
4	Land Unit Type	

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User Account
514-288-3
GIS Coord 1
-71.0896
GIS Coord 2
42.7743
Insp Date
06/28/2019
Print Date / Time
4/26/2025 4:48 am
Last Date / Time
11/11/19 8:58 am
Calculation

**USER DEFINED**

PriorD1a
PriorD2a
PriorD3a
PriorD1b
PriorD2b
PriorD3b
PriorD1c
PriorD2c
PriorD3c
Assessor Map



## Exterior Information

Type	87 - APT CONV		
Stry Hght	3		
(Liv) Units	4	Tot	4
Found	3 - BRICKSTONE		
Frame	1 - WOOD		
P. Wall	4 - VINYL		
Sec Wall			0
Roof Str	5 - MANSARD		
Roof Cvr	1 - ASPHALT		
Color	BEIGE		
View			
Shape			
Bld Name			

## General Information

Grade	C - AVERAGE		
Year Blt	1900	Eff Yr	
Alt LUC			
Juris			
Con Mod			

## Interior Information

Avg Ht / FI			
P. Int Wall	2 - PLASTER		
Sec Int Wall			
Partition	T - TYPICAL		
P. Floor	4 - CARPET		
Sec Floor	5 - LINO/VINYL	50%	
Bmt Floors	12 - CONCRETE		
Sub Floors			
Bmt Garage	0		
Electric	3 - TYPICAL		
Insulation	2 - TYPICAL		
Int Vs Ext	S		
Heat Fuel	2 - GAS		
Heat	7 - UNIT HTRS		
# Heat Sys	4		
Heated %	100	AC %	
Sol HW %		Ctrl Vac %	
Com Wall %		Sprink %	

### Special Features / Yard Items

Code	Desc	A	Y/S	Qty	Size	Qual	Con	Year	Unit Prc	D/S	Depr %	LUC	Ft.	NBC	Ft.	Juris	Ft.	Appr Val	Assessed	
2	SHED/FR	D	Y	1	8.00x12.00	A	FR	2003	8.08	T	40%	111	1	EF	1		1	500	500	
Building Totals		Yard Item Appr								500	Special Feature Appr								500	500
Parcel Totals		Yard Item Appr								500	Special Feature Appr								500	500

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## Comments

WL 4A-6 4 UNITS NO BP FOR SIDING. A/C'S IN WNDW, FNSH  
PER TEN, 4 UNITS, 4 METERS, 4 MAILBOXES. 100%

## Condo Information

Location	
Tot Units	
Floor	1 - 1ST FLOOR
% Own	
Name	

## Bath Features

Full Bath	3	Rtng	A - AVERAGE
Add Full	1	Rtng	G - GOOD
3/4 Bath	0	Rtng	
Add. 3/4	0	Rtng	
1/2 Bath	0	Rtng	
Add. 1/2	0	Rtng	
Other Fix	0	Rtng	

## Res Breakdown

Floor	No. Unit	Rooms	Bdrms
M	4	4	2
Bld Total	4	16	8
Prcd Total	4	16	8

## Remodeling

Exterior	
Interior	
Add.	
Kitchen	
Bath	
Plumb	
Electric	
Heating	
General	

## Other Features

Kitchens	4	Rtnng	A - AVERAGE
Add Kit.	0	Rtnng	
Fireplaces	0	Rtnng	
WS Flues	0	Rtnng	

## Calc Ladder

Base Rate	165.00	Depr	168,006
Size Adj	0.75140	Depr'd Total	707,027
Con Adj	0.98971	Juris Ft.	1.0000
Adj Prc	\$122.70	Spec. Features	\$0
Grade Ft.	1.00000	Lump Sum	
Other Feat	\$162,625	Final Total	\$707,000
NBH Mod	1.0000	Override Val	
NBC Infl	1.0000	Assmnt Ft.	
LUC Ft.	1.0000	Assessed Val	\$707,000
Adj Tot (RON)	875,033	Total \$/SF	\$133.80
Depr %	19.2%	Undepr \$/SF	122.70000

## Depreciation

Phys Con	GD - Good	19.2
Functional		
Economic		
Special		
Override		
Total		19.2%

## Comparable Sales

Rtnng	Parcel ID	Type	Sale Date	Price
Avg Rtnng			Ind Val	

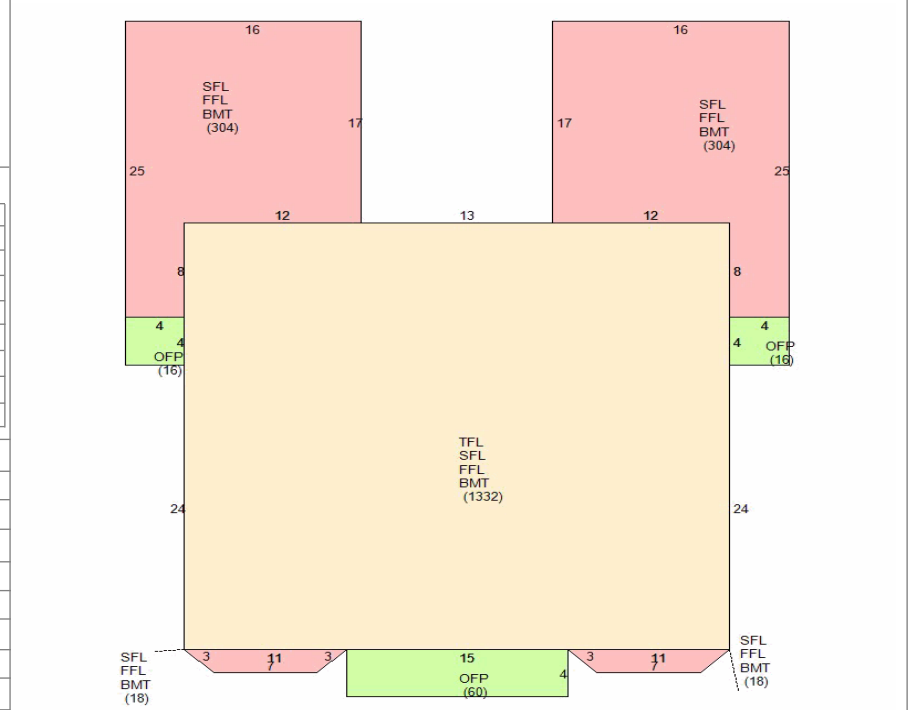
## Sub Areas

Code	Desc	Net Area	Gross A.	F. Area	Sz Adj A.	Rate AV	Undepr Val
FFL	1ST FLOOR	1,976	1,976	1,976	1,976	122.70	242,455
SFL	2ND FLOOR	1,976	1,976	1,976	1,976	122.70	242,455
TFL	3RD FLOOR	1,332	1,332	1,332	1,332	122.70	163,436
OPF	OPEN PORCH	92	92	0	0	37.18	3,421
BMT	BASEMENT	1,976	1,976	0	0	30.68	60,624
	Building Totals	7,352	7,352	5,284	5,284		712,391
	Parcel Totals	7,352	7,352	5,284	5,284		712,391

## Alt Areas

[illegible]

## Sketch



## Mobile Home

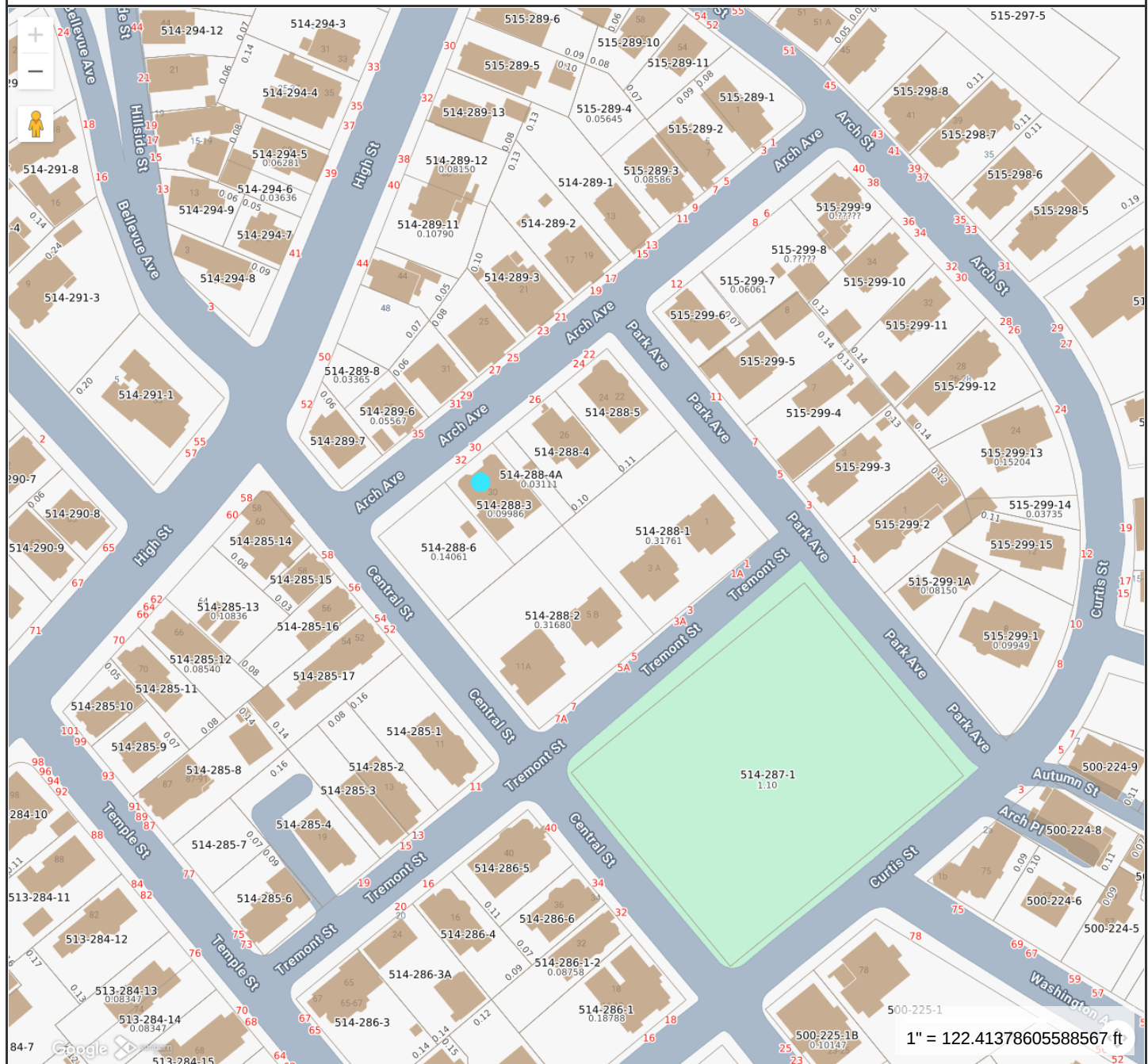
Make		Model		Serial		Year		Color	
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Image





## GIS Map - 30 Arch Ave, Haverhill, MA

**Property Information**

**Property ID** 513-282-9  
**Location** 25 BARTLETT ST  
**Owner** WITHAM NOMINEE REALTY TRUST

**MAP FOR REFERENCE ONLY  
NOT A LEGAL DOCUMENT**

City of Haverhill, MA makes no claims and no warranties, expressed or implied, concerning the validity or accuracy of the GIS data presented on this map.

Geometry updated June 25, 2025  
Data updated June 25, 2025

Print map scale is approximate.  
Critical layout or measurement  
activities should not be done using  
this resource.



## Aerial - 30 Arch Ave, Haverhill, MA

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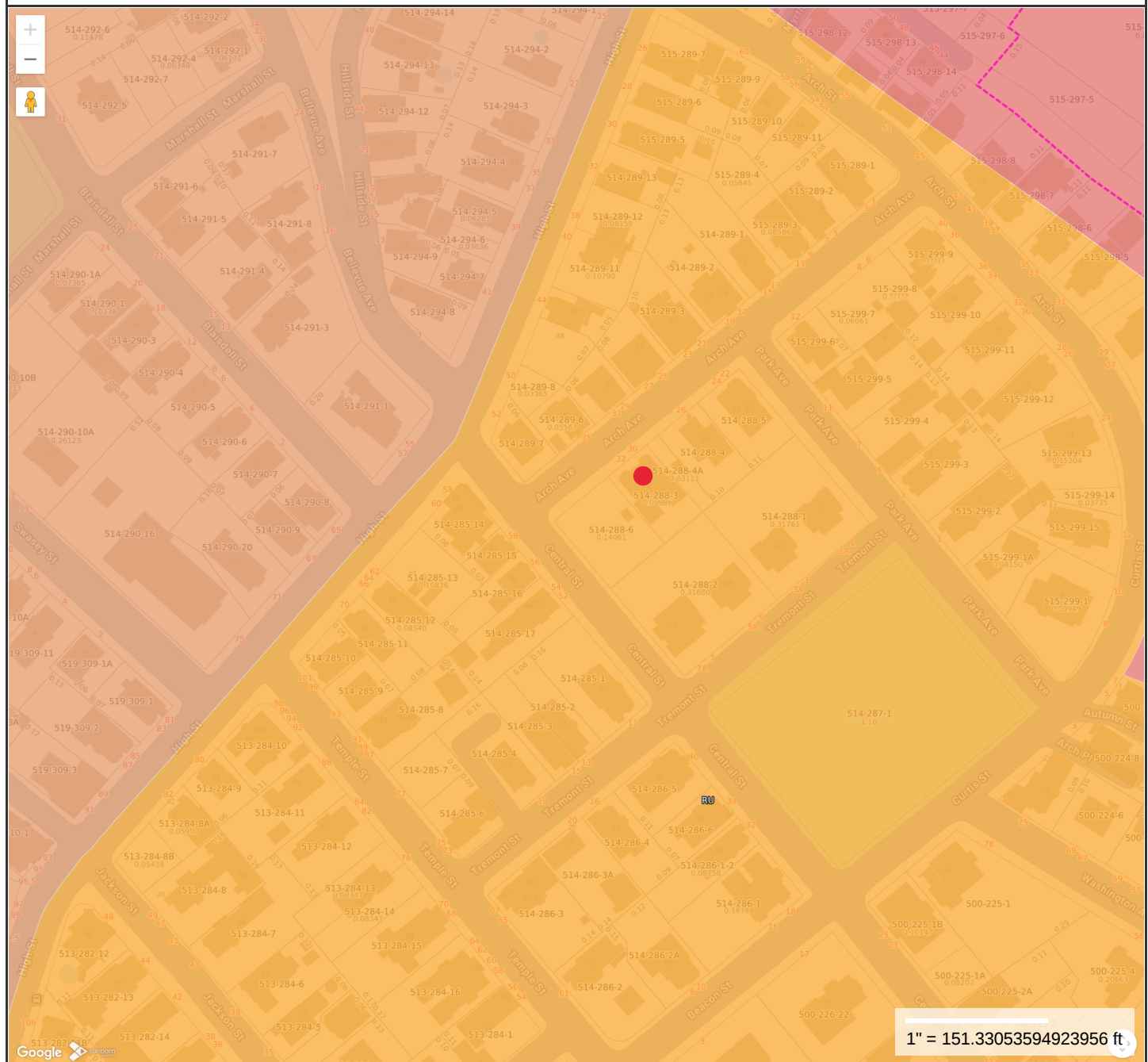
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## GIS Zoning - 30 Arch Ave, Haverhill, MA

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# Map Theme Legends

## Zoning

- WD-C - NORTH SIDE OF MERRIMACK STREET
- WD-D - SOUTH SIDE OF WATER STREET
- WD-E - OLD PAPERBOARD SITE AREA
- WD-F - INDUSTRIAL AREA, SOUTH SIDE OF MERRIMACK RIVER
- WD-G - RESIDENTIAL AREA, SOUTH SIDE OF MERRIMACK RIVER
- WD-H - NORTH SIDE OF RAILROAD AVENUE

- SC - CONSERVATION

- CC - CENTRAL
- CG - GENERAL
- CH - HIGHWAY
- CM - MEDICAL SERVICES
- CN - NEIGHBORHOOD

- BP - BUSINESS PARK
- IG - GENERAL
- OP - OFFICE PARK

### RESIDENTIAL

- RH - HIGH DENSITY
- RL - LOW DENSITY
- RM - MEDIUM DENSITY
- RR - RURAL DENSITY
- RU - URBAN DENSITY
- RC-AC - CAMPUS - ACADEMIC CENTER
- RC-CV - CAMPUS - CAMPUS VILLAGE

City of Haverhill

## Overlay Districts

- Zoning\_Overlays
- DSGOD - Downtown Smart Growth
  - MMOD - Medical Marijuana
  - MSGROD - Merrimack St. Gateway Renaissance
  - WPOD - Watershed Protection

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](http://JJManning.com)  
[auctions@JJManning.com](mailto:auctions@JJManning.com)**

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