

JJ Manning

— AUCTIONEERS

PROPERTY INFORMATION PACKAGE #26-2219

Mortgagee's Foreclosure AUCTION

598+/- SF, 2-BEDROOM, 1-BATH HOME ON .52+/- AC.

122 BRIDGE ST., DEDHAM, MA

Wednesday, February 4 at 11:00 am On-site

MA Auc. Lic. #111



JJ Manning
AUCTIONEERS
AUCTIONEER'S DISCLAIMER

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

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

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

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

MORTGAGEE'S SALE OF REAL ESTATE

**122 Bridge Street, Dedham, Massachusetts 02026
Assessors Plat 25, Lot 8**

By virtue and in execution of the Power of Sale contained in a certain mortgage given by High Street 442, LLC to RFB F4 NB, LLC dated April 18, 2025 and filed in the Norfolk County Land Court Registry District as Document No. 1,551,205 on Certificate No. 214172, 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 4th day of February, 2026, at the premises, all and singular the land described in said mortgage.

To wit:

The land in Dedham, Norfolk County, Commonwealth of Massachusetts, with all the buildings and improvements thereon, being bounded and described as follows:

NORTHWESTERLY by Bridge Street, thirty-five (35) feet;

NORTHEASTERLY by lot numbered 3C, shown on plan filed with Certificate No. 7310, about four hundred sixty-nine (469) feet;

EASTERLY by the Charles River; and

SOUTHWESTERLY by lot numbered 5, shown on plan filed with Certificate No. 1599, five hundred five (505) feet.

Said parcel comprises lot numbered 3D on a plan drawn by C.B. Humphrey, Engineer for Court, dated May 27, 1924 No. 2045N and filed in Norfolk Land Court Registry District with Certificate No. 7310 Vol. 37; and lot numbered 4 on a plan drawn by C.B. Humphrey, Surveyor for Court, dated August 13, 1912, No. 2045G, and filed in Norfolk Land Court Registry District with Certificate No. 1599, Vol. 8.

Meaning and intending to describe the parcel of land conveyed to High Street 442, LLC in a deed filed in the Norfolk County Land Court Registry District as Document Number 1,519,808 on Certificate of Title No. 209449.

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:

Fifteen Thousand Dollars (\$15,000.00) 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.

RFB F4 NB, LLC, present holder of said mortgage,
By its Attorneys,
Daniel E. Burgoyne, Esq.
PARTRIDGE SNOW & HAHN, LLP
40 Westminister Street, Suite 1100
Providence, RI 02903
(401) 861-8254
dburgoyne@psh.com

Publish in: Boston Herald
January 13, 20, and 27, 2026

4896-8308-2112.1/032211-0006



Town of Dedham - Tax Collector's
 450 Washington Street
 Dedham, MA 02026
 781-751-9160

Municipal Lien Certificate

Certificate Number	5520
Book/Page	172 2/4172
Land Value	345,600
Building Value	165,400
Land Use	0
Exemptions	0
Taxable Value	511,000

REQUESTER	ISSUANCE DATE
PARTRIDGE SNOW & HAHN LLP 40 Westminster St. Suite#1100 Providence, RI 02903	01/07/2026

OWNER	ACCOUNT NUMBER
S/O STIVALETTA GLEN 7 ROCKINGHAM AVENUE WEST ROXBURY, MA 02132	56242

I certify from available information that all taxes, assessments and charges now payable that constitute liens as of the date of this certificate on the parcel of real estate specified in your application received on 01/05/2026 are listed below.

DEED DATE	LOCATION	LAND AREA	PARCEL ID	TOTAL PER DIEM	TOTAL DUE
08/20/2025	122 BRIDGE ST	22,800 SF	25-8	\$1.05	\$4,612.70

YEAR 2026 CHARGES		DUE DATE	AMOUNT BILLED	BALANCE DUE
RESIDENTIAL TAX	6,285.30	07/01/2025	\$1,374.40	\$1,353.25
		09/30/2025	\$1,374.39	\$1,374.39
		12/31/2025	\$1,768.26	\$1,768.26
		03/31/2026	\$1,768.25	\$0.00
		CHARGES/FEES		\$0.00
		ABATEMENTS/EXEMPTIONS		\$0.00
		PAYMENTS/CREDITS		\$21.15
		INTEREST		\$116.80
TOTAL BILLED	6,285.30	TOTAL BALANCE DUE:		\$6,380.95

YEAR 2025 CHARGES		DUE DATE	AMOUNT BILLED	BALANCE DUE
RESIDENTIAL TAX	5,363.50	07/01/2024	\$1,246.34	\$0.00
SWR LIEN INT	126.21	09/30/2024	\$1,246.33	\$0.00
SEWER LIEN	892.45	12/31/2024	\$2,174.25	\$0.00
WATER LIEN	459.00	03/31/2025	\$2,174.24	\$0.00
		CHARGES/FEES		\$0.00
		ABATEMENTS/EXEMPTIONS		\$0.00
		PAYMENTS/CREDITS		\$6,841.16
		INTEREST		\$0.00
TOTAL BILLED	6,841.16	TOTAL BALANCE DUE:		\$0.00

TAX TITLE 9999				
AMOUNT BILLED	INTEREST	PER DIEM	BALANCE DUE	
12,797.54	0.00	0.00	0.00	


 Treasurer/Collector



Town of Dedham
Board of Health
450 Washington St
Dedham, MA 02026
Ph: (781) 751- 9220
F: (781) 751-9229
www.dedham-ma.gov



Public Health
Prevent. Promote. Protect.

ORDER OF CONDEMNATION AND ORDER TO VACATE
Finding an Occupied Residence Unfit for Human Habitation

Issued under the provisions of 105 Code of Massachusetts Regulations (CMR) 410.000:
Minimum Standards of Fitness for Human Habitation (State Sanitary Code, Chapter II)

Date: October 30, 2025

Sent via:
US Certified Mail: 9589 0710 5270 2438 4120 70
Regular First-Class Mail

To:
John Stiviletta
22 Mountain Street
North Easton, MA 02356

Re: Occupied Condemnation and Order to Vacate – 122 Bridge St., Dedham, MA, 02026

A comprehensive sanitary inspection was conducted at the property located at 122 Bridge St., Dedham, MA, 02026 on September 24th at 11 am by Sam Menard, Health Director, and, Kristin McMillan, Health Inspector for the Dedham Board of Health This inspection revealed that the occupied residence or portion thereof referenced above is in violation of 105 CMR 410.000: *Minimum Standards of Fitness for Human Habitation (State Sanitary Code, Chapter II)*. A copy of the inspection report is attached to this order. A re-inspection was conducted at the property on October 15th, 2025 by Inspector McMillan and the property was still in violation of 105 CMR 410.000: Minimum Standards of Fitness for Human Habitation (State Sanitary Code, Chapter II). A copy of the inspection report is attached to this order.

On October 29, 2025, in accordance with 410.650(D), a public hearing was held by the Dedham Health Department due to the conditions observed during the inspection. At the hearing, the Board of Health determined that the unit is Unfit for Human Habitation and that an Order of Condemnation, Order to Vacate and Order to Secure shall be issued in accordance with 410.650(A) and 410.650(F).

Based on the observed conditions, and in accordance with Massachusetts General Laws (M.G.L) Chapter 111, Section 127A, 127B, 105 CMR 400.000: State Sanitary Code, Chapter I: General Administrative Procedures and 105 CMR 410.000: Minimum Standards of Fitness for Human Habitation (State Sanitary Code, Chapter II), **the residence referenced above has been DEEMED UNFIT FOR HUMAN HABITATION by the Dedham Health Department.**

Pursuant to M.G.L Chapter 111 Section 127A, 127B, 105 CMR 400.000, and 105 CMR 410.650(A) and 410.650(F), **the board of health finds that the conditions observed constitute a danger to the life or health of the occupant(s) and that the occupied residence or portion thereof is unfit for human habitation.**

In accordance with 105 CMR 410.650(A), this determination includes a written explanation of the conditions presenting an immediate danger:

Regulatory Citation	Description of Violation	Condition Deemed to Endanger or Materially Impair Health or Safety
410.160(A)	No working heating system in dwelling.	105 CMR 410.630(A) or (B) 410.630(A)(2)
410.235(A)(12)	Electrical panel in basement in disrepair and missing cover. Multiple outlets in dwelling observed with burn marks or non-functional.	410.630(A)(13)
410.330(A)	No working smoke detectors inside dwelling.	410.630(A)(15)
410.270(A)(1)	Missing lock to basement and back bedroom door leaving dwelling unsecure.	410.630(A)(9)
410.550(A)(2)	Heavy mouse activity observed in dwelling.	410.630(A)(17)

Based upon these findings, an Order of Condemnation for the residence or portion thereof has been issued. **All occupants are hereby ORDERED to vacate the residence or portion thereof.**

In accordance with 105 CMR 410.900 and 410.930, if any person refuses to leave a residence or portion thereof which was ordered condemned and vacated and has been placarded in accordance with M.G.L. c.111 § 127B and 105 CMR 410.640 through 105 CMR 410.930, such person may be forcibly removed by the board of health or by state or local police authorities upon request of the board of health. Once vacated, this residence, or portion thereof, shall not be used for human habitation until written approval is secured from, and such placard is removed by, the board of health. Furthermore, any person who shall violate an order of the board of health may be subject to fines ranging from \$10-\$500. Each day's failure to comply with an order shall constitute a separate violation.

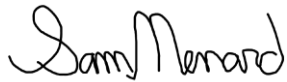
Be advised, conditions which exist may permit the occupant of the residence to exercise one or more statutory remedies, as outlined and included with this notice, in the Notice of Occupant's Legal Rights and Responsibilities issued by the Massachusetts Department of Public Health (MDPH).

Pursuant to 105 CMR 410.800, you have the right to request a hearing before the Dedham Board of Health. To request a hearing, you must submit a written request to the Dedham Board of Health within seven calendar days after the day the order was served. Upon receipt of the request, the board of health shall inform all affected persons in writing of the date, time, and place of the hearing, as well as their right to inspect and obtain copies of all relevant inspection or investigation

Re: Occupied Condemnation Order – 122 Bridge St., Dedham, MA 02026
Date: October 30, 2025

reports, orders, notices, and other documentary information in the possession of the board of health. You have the right to be represented at the hearing and any affected person has a right to appear at said hearing. The right to a hearing does not delay compliance with an emergency order. If a hearing is requested, compliance with the emergency order is required until such hearing may commence.

Sincerely,

A handwritten signature in black ink that reads "Sam Menard". The signature is written in a cursive, slightly slanted style.

Sam Menard
Dedham Health Director
781-751-9220
smenard@dedhamma.gov

Attached: Copy of inspection Report Dated 9/24/25, Copy of Inspection Report dated 10/15/2026, Copy of Occupants Legal Rights

Cc: Megan Morris (Occupant), Kenneth Cimeno (Building Commissioner), Chief Spillane (Fire Department), Chief D'Entremont (Police Department), Michael Garrity ((RF Boston LLC, 165 Washington St., Quincy, MA 02169) (sent via certified mail: 9589 0710 5270 2438 4119 29))

This is an important legal document. It may affect your rights. You should have it translated.

Kel-li é un dokumentu legal inportanti. El pode afeta bus direitu. Bu debe tene-l traduzidu.

Ky është një dokument ligjor i rëndësishëm Përmbajtja e tij mund të ndikojë në të drejtat tuaja. Dokumenti duhet të përkthehet.

هذه وثيقة قانونية مهمة. وقد تؤثر على حقوقك. فينبغي عليك ترجمتها.

这是一份重要的法律文件。它可能会影响到您的权利。您应该将它翻译出来。

這是一份重要的法律文件。它可能會影響您的權利。您應該將其翻譯為個人首選的語言版本。

Це важливий юридичний документ. Він може вплинути на ваші права. Вам потрібна його перекладена версія.

Đây là một tài liệu pháp lý quan trọng. Tài liệu này có thể ảnh hưởng tới các quyền của bạn. Bạn cần được dịch tài liệu này.

Este é um documento legal importante. Ele pode afetar seus direitos. É aconselhável traduzi-lo.

Это важный юридический документ. Он может повлиять на Ваши права. Вам необходимо иметь его переведенную версию.

Kani waa dukumiinti sharci ah oo muhiim ah. Wuxuu saameyn kartaa xuquuqahaaga. Waa in lagu tarjuma.

Hii ni hati muhimu ya kisheria. Inaweza kuathiri haki zako. Inapaswa kutafsiriwa.

Sa a se yon dokiman legal enpòtan. Li ka gen enpak sou dwa w. Ou ta dwe bay tradui l.

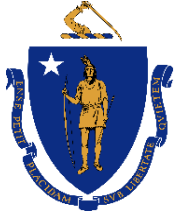
**នេះគឺជាឯកសារច្បាប់ដ៏សំខាន់មួយ។ វាអាចនឹងប៉ះពាល់ដល់សិទ្ធិរបស់អ្នក។
អ្នកគួរតែឱ្យគេបកប្រែឯកសារនេះ។**

دا يو مهم حقوقي سند دی دا کېدای شي ستاسو پر حقونو اغېز وکړي. تاسو باید د دې ژباړه ولری.

این یک سند حقوقی مهم است. ممکن است بالای حقوق شما تأثیر بگذارد. شما باید آن را ترجمه کنید.

Este es un documento legal importante. Es posible que afecte sus derechos. Debería traducirlo.

Il s'agit d'un document juridique important. Il peut affecter vos droits. Vous devriez le faire traduire.



The Commonwealth of Massachusetts Department of Public Health

Notice of Occupants' Legal Rights and Responsibilities

This document summarizes some of the legal options that you may have when the owner of a property you live in has not fixed certain problems in your home, as required by the state Housing Code (105 CMR 410.000). This is not legal advice. Talk to an attorney before you decide to withhold your rent or take other action described here.

Safe and Healthy Rental Housing:

Rental housing in Massachusetts must meet minimum standards to protect the health, safety, and well-being of occupants. The Housing Code, [105 CMR 410.000](#), *Minimum Standards of Fitness for Human Habitation (State Sanitary Code, Chapter II)*, is the state regulation that sets these minimum standards. The Massachusetts Department of Public Health, Bureau of Climate and Environmental Health's [Community Sanitation Program](#) (CSP) issues this regulation, but the standards are enforced by local health departments.¹ CSP works with local health departments and the public to provide training and technical assistance about the Housing Code. For more information, please see mass.gov/lists/housing-community-sanitation.

Your Responsibility to Keep Your House Safe and Healthy

The Housing Code also has requirements that people living in rented homes or apartments need to meet. There are some problems like pests, mold, and keeping exits clear, that might need the owners and occupants to work together to fix the problem. For example, occupants need to make sure there is no food or garbage left out that could attract pests or keep their belongings out of exit hallways. If the local health department is doing an inspection, either by your request or for another issue, the local health department may tell you there is something that you need to fix. The local health department may issue you an order to correct and give you a certain amount of time to fix the problem.

Your Right to Safe and Healthy Housing and Protection from Retaliation

If you think that conditions in your home are unsafe or unsanitary and may violate the Housing Code, you should inform your landlord first. If your landlord does not adequately address these concerns, you should then contact your local health department. They will conduct free inspections of your home and will order your landlord to fix any violations of the Housing Code. You can find contact information for your local health department by calling your city or town hall or visiting their website. City/town websites are listed at: mass.gov/lists/massachusetts-city-and-town-websites.

Your landlord is not allowed to raise your rent or try to evict you just because you have made a complaint to them or to the local health department about the violations. This is called retaliation, and you may be able to sue the landlord for damages if this happens and you made your complaint in writing (M.G.L. c.186, s.18 and c.239, s.2A).

Your Right to a Hearing

¹ Depending on your city or town, this may also be called a Local Board of Health (BOH), Local Health Authority, or Inspectional Services Department. This is the local code enforcement authority responsible for enforcing the regulations.

You may ask for a hearing in front of your local Board of Health. You must do this in writing and within the timeframes below. If you send a written request on time to the local health department, a hearing will be held within 14 calendar days. **If you do not make a written request within the timeframes below, you lose the right to a hearing.** The chart below shows the reasons you may request a hearing, and the timeframe you have to send the request.

Reason You May Request a Hearing	Number of Days to Make the Request in Writing
Your home was not inspected by the local health department	30 days from the day you contacted health department
The inspector did not find violations you think exist	30 days from the last inspection by the health department
The inspector did not issue an order to correct violations	30 days from the last inspection by the health department
The inspector did not enforce the order to correct	45 days from when the owner received the order to correct

Within **five days** after the hearing, the local health department is required to issue a final decision on your complaint (105 CMR 410.840). If you do not agree with the decision, or at any point throughout the process, you can file an appeal in housing court.

Your Options if an Owner Does Not Fix the Problems

If your landlord does not fix violations of the Housing Code in your home, you may have some options as described below. These are not your only options, but they are common actions that tenants and occupants take in these situations. Before taking legal action, contact an attorney to protect yourself. If you cannot afford an attorney, **you may be eligible for free legal aid services.** Go to masslrf.org to find available options for free legal advice. To find additional information on your legal rights and responsibilities when your landlord does not fix violations of the Housing Code, visit: masslegalhelp.org/legal-tactics or madeuptocode.org.

Option 1: Go to Court

If your landlord does not fix the problems that the local health department ordered them to fix, or if you believe there are problems in your home that may be in violation of the Housing Code, you may also ask a court in your area to order your landlord to correct the problems.

To file a complaint, contact the Housing or District Court Clerk in your region. To find the closest Housing or District Court go to mass.gov/orgs/housing-court/locations or mass.gov/orgs/district-court/locations. These courts deal with cases about residential housing including eviction, property damage, and Housing Code enforcement. For help filing a complaint, you can contact Court Service Centers at mass.gov/info-details/learn-about-court-service-centers.

You can request that the court order the landlord to:

Fix the Problem: You or the local health department may file a petition in Housing or District Court to order the owner to fix the violations of the Housing Code (M.G.L. c. 111, s. 127 A, C).
and/or

Refund Rent You Have Paid: You can file a complaint requesting that your landlord pay back all or part of the rent you paid during the time that there were Housing Code violations. You can claim either 1) Breach of Warranty of Habitability or 2) Unfair and Deceptive Practices (M.G.L. c. 93A), or both.

For both claims, you will need to prove that your home had Housing Code violations, and that the owner knew about the violations and did not fix them. Breach of Warranty of Habitability can also be filed by the local health department.

Option 2: Withhold Rent Until Repairs are Made

If your landlord does not correct *certain* housing code violations, you may be able to hold back some or all of your rent payment until they make repairs (M.G.L. c. 239, s. 8A). **Save the rent money you withhold.** A judge may require you to pay all or some of it back. If they do and you don't have this money, you may be evicted. If you withhold rent and your landlord tries to evict you from your home, you will need to prove, at a minimum, that:

- The violations may endanger or materially impair the health, safety, or well-being of a tenant or occupant;²
- The rental property owner knew about the violations before you started withholding your rent; and
- You did not cause the violations.

Option 3: Make the Repairs Yourself

State law allows you to use your rent money to pay for certain repairs (M.G.L. c. 111, s.127L), and not pay that amount in rent to your landlord. You cannot withhold more than 4 months' rent in a 12-month period to pay for repairs. If you withhold some or all your rent and use it to make repairs and your landlord tries to evict you from your home, you will need to prove:

- The local health department or court determined that the violations may endanger or materially impair the health, safety, or well-being of a residential tenant;²
- The landlord was issued an Order to Correct for those violations; and
- The owner did not start the repairs (or sign a contract for work) within 5 days after getting the Order to Correct and did not complete repairs within 14 days after receiving the notice of violations.

Option 4: End your Lease Early and Move

If you meet certain conditions, you may be able to end your lease or rental agreement and move out within a reasonable time. Contact an attorney to find out more about this option. If you cannot afford an attorney, **you may be eligible for free legal aid services.** Go to masslrf.org to find available options for free legal advice.

May 2023 – Revised November 2023

² These are serious violations which include problems such as not having heat, hot water, electricity or gas, or exits that are blocked.

122 BRIDGE ST

Location 122 BRIDGE ST

Mblu 25/ 8/ / /

Acct#

Owner S/O STIVALETTA GLEN

Assessment \$511,000

PID 978

Building Count 1

Current Value

Assessment			
Valuation Year	Improvements	Land	Total
2026	\$165,400	\$345,600	\$511,000

Owner of Record

Owner S/O STIVALETTA GLEN

Sale Price \$1

Co-Owner

Certificate

Address 7 ROCKINGHAM AVENUE
WEST ROXBURY, MA 02132

Book & Page 214172/214172

Sale Date 08/20/2025

Instrument 1F

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
S/O STIVALETTA GLEN	\$1		214172/214172	1F	08/20/2025
HIGH STREET 442 LLC	\$1		209449/209449	1F	04/18/2023
STIVALETTA GLEN	\$160,000		192635/0	1U	01/28/2016
DIANE DARIA SUPPLEMENTAL NEEDS TRUST	\$10		0894/0143	1F	06/17/2009
GOUGH GRACE E TRS	\$1		0702/0107	1F	08/24/1993
DAUGAWEET RAYMOND O	\$0		00153/0199	1F	

Building Information

Building 1 : Section 1

Year Built: 1915
Living Area: 598
Replacement Cost: \$202,674
Building Percent Good: 74

Building Photo

 Building Photo

(<https://images.vgsi.com/photos/DedhamMAPhotos///0056/122%20Bridge%20St%20Photo%201.jpg>)

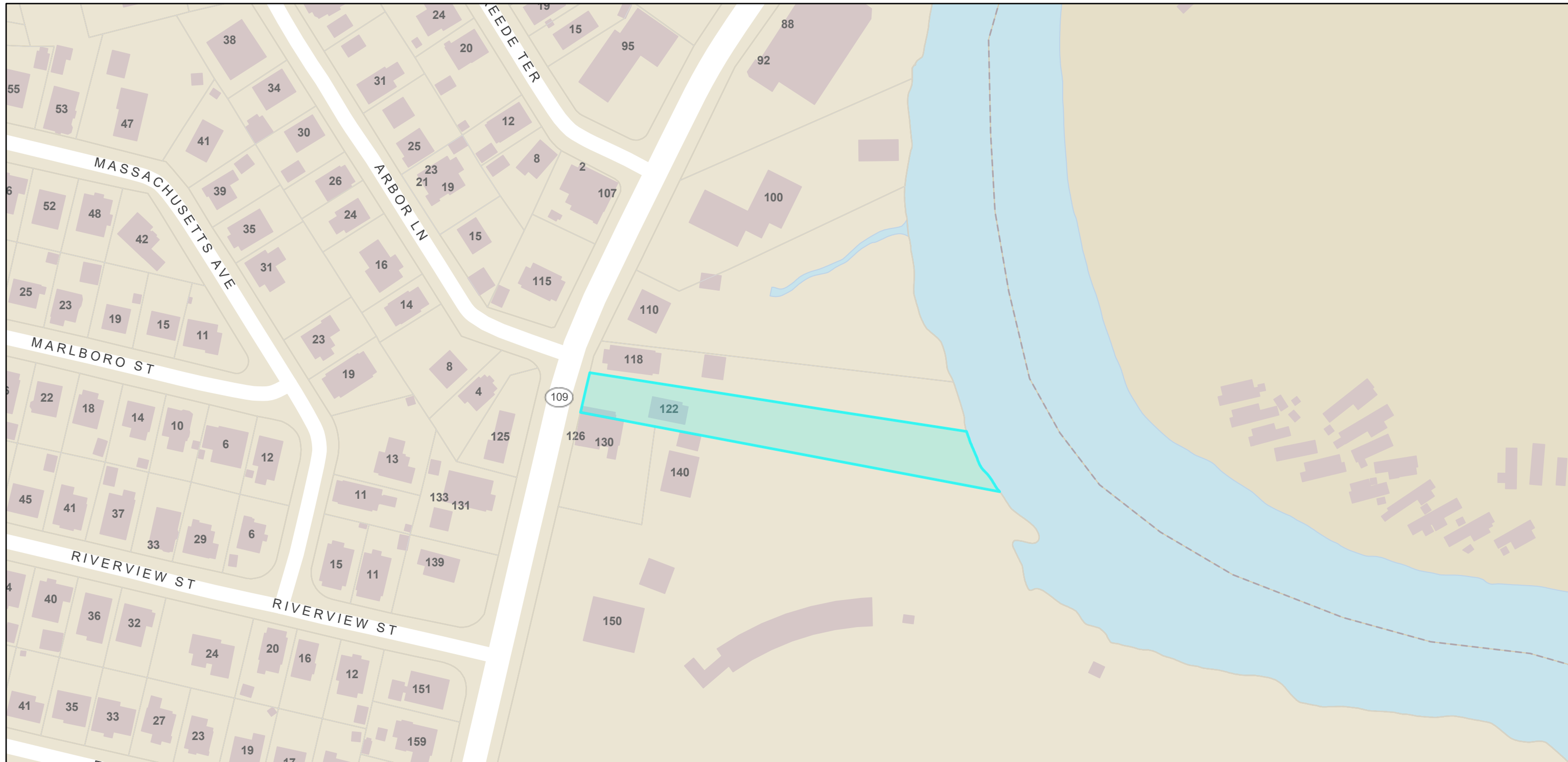
Outbuildings

Outbuildings						Legend
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
SHD1	SHED < 80SF			42.00 S.F.	\$400	1

Valuation History

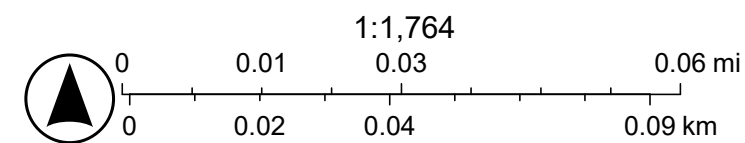
Assessment			
Valuation Year	Improvements	Land	Total
2026	\$165,400	\$345,600	\$511,000
2025	\$115,400	\$309,600	\$425,000
2024	\$107,700	\$281,400	\$389,100

Town of Dedham Property Viewer



1/14/2026, 10:34:16 AM

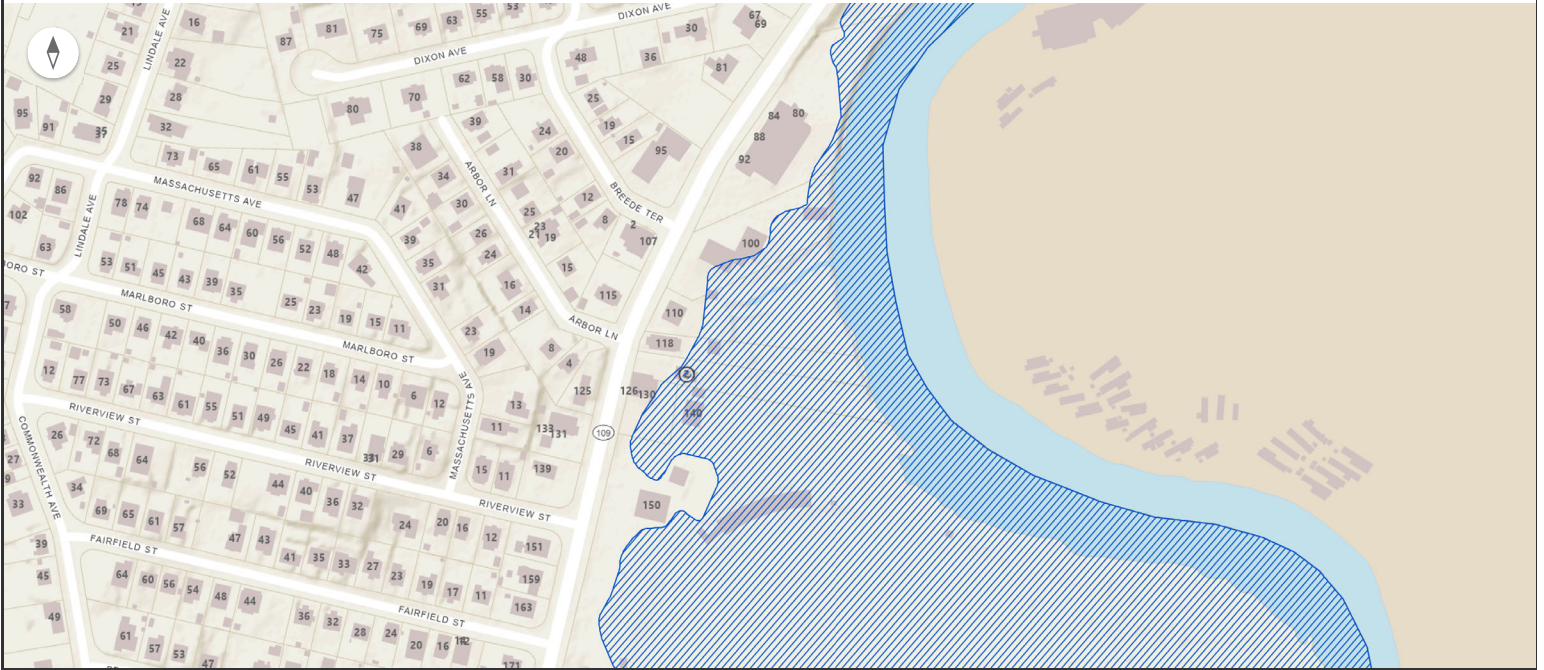
 Parcels



Town of Dedham Property Viewer



FEMA Flood Plain Changes 2012 vs 2025



Esri, Inc., Town of Dedham, Massachusetts

FEMA Flood Hazard Zones effective July 8, 2025

 Zone A: 1% Annual Chance Flood Hazard, no BFE  Zone AE: 1% Annual Chance Flood Hazard, with BFE

Existing FEMA Flood Hazard Zones effective July 17, 2012

Zone A: 1% Annual Chance Flood Hazard, no BFE

Zone AE: 1% Annual Chance Flood Hazard, with BFE

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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