

JJ Manning

— AUCTIONEERS

PROPERTY INFORMATION PACKAGE #26-2227

Mortgagee's Foreclosure AUCTION

3,040+/- sf Mixed-Use Building on .2+/- ac.

Retail & Apartments ~ Zoned: B2

106 EAST HAVERHILL ST., LAWRENCE, MA

Monday, June 8 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.

MEMORANDUM OF SALE

**106 East Haverhill Street, Lawrence, Massachusetts 01841
Assessors Plat 90, Lot 35**

In consideration of the acceptance of my bid by Justin Manning of JJManning Auctioneers, Inc. (Massachusetts License No. ___) (“Auctioneer”), I hereby agree to pay the nonrefundable 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 April 7, 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)

(print name)

(address)

(phone)

(email)

LAWRENCE, MASSACHUSETTS

_____, 2026

TERMS AND CONDITIONS OF SALE

MORTGAGEE: Gabby Investment, LLC

MORTGAGOR: RFB F4 NB, LLC

LOCATION: 106 East Haverhill Street, Lawrence, Massachusetts 01841

DATE/TIME: 11:00 A.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 April 9, 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 May 7, 2026 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. 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.
13. 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 have a lead inspection conducted prior to the 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.

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State Tax Form 290
 Certificate: 1999
 Issuance Date: 03/17/2026

MUNICIPAL LIEN CERTIFICATE
 CITY OF LAWRENCE
 COMMONWEALTH OF MASSACHUSETTS

Requested by PARTRIDGE SNOW & HAHN LLP

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 03/17/2026 are listed below.

DESCRIPTION OF PROPERTY

Parcel ID: 0090-0000-0035

106 E HAVERHILL ST

GABBY INVESTMENTS LLC
 1 MYONA ST
 METHUEN MA 01844

Land area : 8,862 SF
 Land Value : 236,500
 Impr Value : 243,100
 Land Use : 0
 Exemptions : 0
 Taxable Value: 479,600

Deed date: 10/26/2018 Book/Page: 15660 0/265
 Class: 0130-RESIDNTL

| FISCAL YEAR | 2026 | 2025 | 2024 |
|------------------------------|-------------|-------------|-------------|
| DESCRIPTION | | | |
| COMMERCIAL PROPERTY TAX--20 | \$4,763.87 | \$4,881.50 | \$4,648.12 |
| 2026 REAL ESTATE TAX | \$1,864.68 | \$1,909.12 | \$1,816.10 |
| WATER LIENS - PRINCIPAL | \$322.23 | \$248.88 | \$1,003.82 |
| WATER LIENS COMMITTED INTER | \$25.88 | \$19.24 | \$159.06 |
| SEWER LIEN - PRINCIPAL | \$386.65 | \$274.46 | \$1,084.03 |
| SEWER LIEN - COMMITTED INTE | \$30.81 | \$21.34 | \$171.82 |
| TOTAL BILLED: | \$7,394.12 | \$7,354.54 | \$8,882.95 |
| Charges/Fees | \$.00 | \$35.00 | \$.00 |
| Abatements/Exemptions | \$.00 | \$.00 | \$.00 |
| Payments/Credits | -\$3,395.31 | -\$7,389.54 | -\$8,882.95 |
| Interest to 03/17/2026 | \$39.30 | \$.00 | \$.00 |
| TOTAL BALANCE DUE: | \$4,038.11 | \$.00 | \$.00 |
| TOTAL TAX INTEREST PER DIEM: | \$.9100 | | |
| OTHER UNPAID BALANCES: | | | |
| 2026 UTILITY BILLING AR COD | \$776.02 | | |
| TOTAL OTHER UNPAID BALANCES: | \$776.02 | | |

WATER AND SEWER DUE \$776.02


 PERLA ORTIZ
 TREASURER/COLLECTOR

RA/AC

MORTGAGEE'S SALE OF REAL ESTATE

**106 East Haverhill Street, Lawrence, Massachusetts 01841
Assessors Plat 90, Lot 35**

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Gabby Investment, LLC to RFB F4 NB, LLC dated March 18, 2024 and recorded with the Essex North Registry of Deeds, Book 17948, Page 105, as modified by agreement dated October 29, 2024 and recorded in said Registry in Book 18136, Page 204, and as further modified by agreement dated March 28, 2025 and recorded in said Registry in Book 18239, Page 270, 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 7th day of April, 2026 on the premises, all and singular the land described in said mortgage,

To wit:

The land in Lawrence, Essex, County, Massachusetts, with all the buildings and improvements thereon, being bounded and described as follows:

| | |
|-----------|---|
| Northerly | thirty-nine (39) feet by land formerly of William Kefferstein and Margaretta Kefferstein; |
| Easterly | sixty-one and two tenths (61.2) feet by land now or late of one Methitable Longely; |
| Southerly | by East Haverhill Street forty (40) feet; and |
| Westerly | by land now or late of Myles Whittaker eighty-three and two tenths (83.2) feet. |

For title reference, see deed recorded at the Essex North District Registry of Deeds in Book 15660, Page 265.

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.

RFB F4 NB, LLC, present holder of said mortgage,
By its Attorneys,

Daniel E. Burgoyne, Esq.
PARTRIDGE SNOW & HAHN, LLP
40 Westminster Street, Suite 1100
Providence, RI 02903
(401) 861-8254
dburgoyne@psh.com

Publish in The Eagle-Tribune
March 16, 23, and 30, 2026

4903-6991-5030.1/032211-0008

106 E HAVERHILL ST

Location 106 E HAVERHILL ST

Mblu 90 / 35 /

Acct# 0090 0000 0035 A

Owner GABBY INVESTMENTS LLC

Assessment \$479,600

PID 3708

Building Count 1

Legal Description

Location Urban

Street/Road Paved

Current Value

| Assessment | | | |
|----------------|--------------|-----------|-----------|
| Valuation Year | Improvements | Land | Total |
| 2026 | \$243,100 | \$236,500 | \$479,600 |

Parcel Addresses

| Additional Addresses |
|---|
| No Additional Addresses available for this parcel |

Owner of Record

Owner GABBY INVESTMENTS LLC

Sale Price \$100

Co-Owner

Certificate

Address 1 MYONA ST
METHUEN, MA 01844

Book & Page 15660/0265

Sale Date 10/26/2018

Instrument 1V

Ownership History

| Ownership History | | | | | |
|---|------------|-------------|-------------|------------|------------|
| Owner | Sale Price | Certificate | Book & Page | Instrument | Sale Date |
| GABBY INVESTMENTS LLC | \$100 | | 15660/0265 | 1V | 10/26/2018 |
| ONE HUNDRED SIX EAST HAVERHILL ST TRUST | \$0 | | 04578/0142 | | 08/26/1996 |

Building Information

Building 1 : Section 1

Year Built: 1915
Living Area: 3,040
Replacement Cost: \$528,584
Building Percent Good: 46
Replacement Cost Less Depreciation: \$243,100

Building Attributes

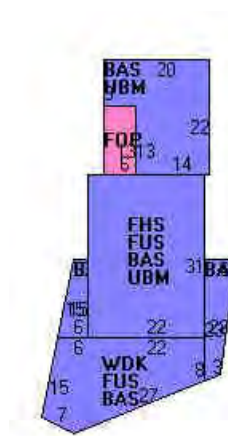
| Field | Description |
|------------------|-----------------|
| Style: | Stores/Apt Com |
| Model | Commercial |
| Grade | Average |
| Stories: | 2 |
| Occupancy | 1.00 |
| Exterior Wall 1 | Stucco/Masonry |
| Exterior Wall 2 | |
| Roof Structure | Flat |
| Roof Cover | Rolled Compos |
| Interior Wall 1 | Plastered |
| Interior Wall 2 | |
| Interior Floor 1 | Vinyl/Asphalt |
| Interior Floor 2 | |
| Heating Fuel | Oil |
| Heating Type | Hot Water |
| AC Type | None |
| Bldg Use | PRI COMM MDL-94 |
| Total Rooms | |
| Total Bedrms | 00 |
| Total Baths | 3 |
| Bldg Cond | Fair/Average |
| 1st Floor Use: | 0310 |
| Heat/AC | HEAT/AC SPLIT |
| Frame Type | WOOD FRAME |
| Baths/Plumbing | LIGHT |
| Ceiling/Wall | CEIL & WALLS |
| Rooms/Prtns | LIGHT |
| Wall Height | 8.00 |
| % Comn Wall | 30.00 |

Building Photo



(<https://images.vgsi.com/photos/LawrenceMAPhotos/\00\02\01\119.jpg>)

Building Layout



(https://images.vgsi.com/photos/LawrenceMAPhotos//Sketches/3708_370E)

| Building Sub-Areas (sq ft) | | | Legend |
|----------------------------|-----------------------|------------|-------------|
| Code | Description | Gross Area | Living Area |
| BAS | First Floor | 1,615 | 1,615 |
| FUS | Upper Story, Finished | 1,084 | 1,084 |
| FHS | Half Story, Finished | 682 | 341 |
| FOP | Porch, Open, Finished | 78 | 0 |
| UBM | Basement, Unfinished | 1,044 | 0 |
| WDK | Deck, Wood | 402 | 0 |
| | | 4,905 | 3,040 |

Extra Features

| Extra Features | Legend |
|----------------------------|------------------------|
| No Data for Extra Features | |

Parcel Information

Use Code 0310
Description PRI COMM MDL-94
Deeded Acres 0.20

Land

| Land Use | Land Line Valuation |
|------------------------------------|---------------------------------|
| Use Code 0310 | Size (Acres) 0.20 |
| Description PRI COMM MDL-94 | Frontage 0 |
| Zone B2 | Depth 0 |
| Neighborhood 940 | Assessed Value \$236,500 |
| Alt Land Appr Category No | |

Outbuildings

| Outbuildings | Legend |
|--------------------------|------------------------|
| No Data for Outbuildings | |

Valuation History

| Assessment | | | |
|----------------|--------------|-----------|-----------|
| Valuation Year | Improvements | Land | Total |
| 2026 | \$243,100 | \$236,500 | \$479,600 |
| 2025 | \$256,800 | \$225,300 | \$482,100 |
| 2024 | \$229,500 | \$206,800 | \$436,300 |

QUITCLAIM DEED

Lili Bijjani, Trustee of One Hundred Six East Haverhill Street Trust having an address of 311 Howard Street, Lawrence, MA 01841 under a declaration of trust dated 8/26/1996 recorded on the Essex North Registry of Deeds at Book 4578, Page 138 (together, the "Grantor"), for consideration paid and in full consideration of less than One Hundred (\$100) Dollars, grants to:

Gabby Investments, LLC having an address of 1 Myona Street, Methuen MA 01844 (the "Grantee")

with *QUITCLAIM COVENANTS*

The land with the buildings and improvements thereon situated in Essex North County, Massachusetts, at 102 -104 and 104-106 East Haverhill Street, Lawrence MA (the "Premises"), as more particularly described on **EXHIBIT A and EXHIBIT B**, attached hereto and made a part hereof.

Grantor hereby releases and terminates any and all estates of homestead in the Premises, and further certifies that no other person(s) are entitled to a right of homestead in the Premises.

[Signature and Acknowledgement Page to Follow]

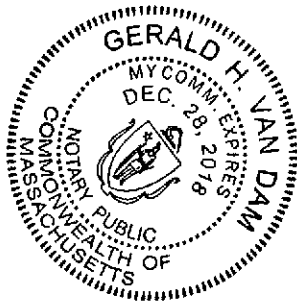
Executed under seal this 25 day of October, 2018.

Lili Bijjani
Lili Bijjani Trustee

COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.: _____

On this 25 day of October, 2018, before me, the undersigned notary public, personally appeared Lili Bijjanu, who proved to me through satisfactory evidence of identification, namely Ma Driver's License, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that she signed it voluntarily for its stated purpose.



[Signature]

Notary Public:

My commission expires:

EXHIBIT A

The Land in Lawrence, in said Essex County and Commonwealth of Massachusetts, situated on the northerly side of East Haverhill Street, and bounded and described as follows:

Northerly by a passageway known as Webster Street, forty-three feet;

Easterly by land now of one Parker, one hundred forty-five feet;

Southerly by said East Haverhill Street, forty feet; and

Westerly by land now or late of one Pollard, one hundred fifty-seven feet.

For my title see Deed recorded at Essex North Registry of Deeds at Book 6618, Page 280.

102-104 East Haverhill Street, Lawrence MA

EXHIBIT B

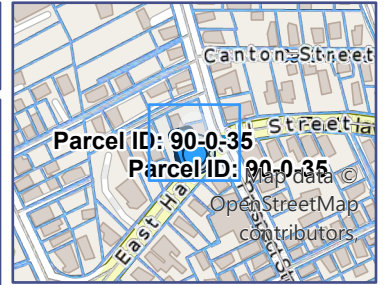
The land in Lawrence, Essex County, Massachusetts, together with the buildings thereon, being bounded and described as follows:

Northerly thirty-nine (39) feet by land formerly of William Kefferstein and Margareta Kefferstein; Easterly sixty-one and two tenths (61.2) feet by land now or late of one Methitable Longely; Southerly by East Haverhill Street forty (40) feet; and Westerly by land now or late of Myles Whittaker eighty-three and two tenths (83.2) feet.

For my Title see Deeds recorded at Essex North Registry of Deeds at Book 4578, Page 142.

104-106 East Haverhill Street, Lawrence MA

City of Lawrence



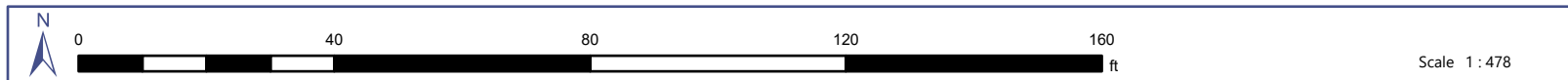
Legend

GIS Layers

Municipality

- Lawrence
- Parcels
- Local Road
- Local Road

Map data © OpenStreetMap contributors, Microsoft, Facebook, Google, Esri
Community Maps contributors, Map layer by Esri

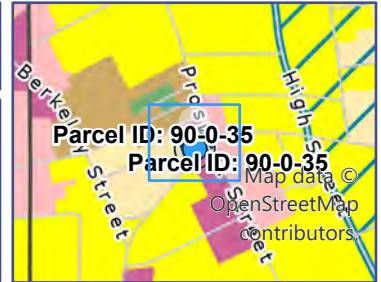
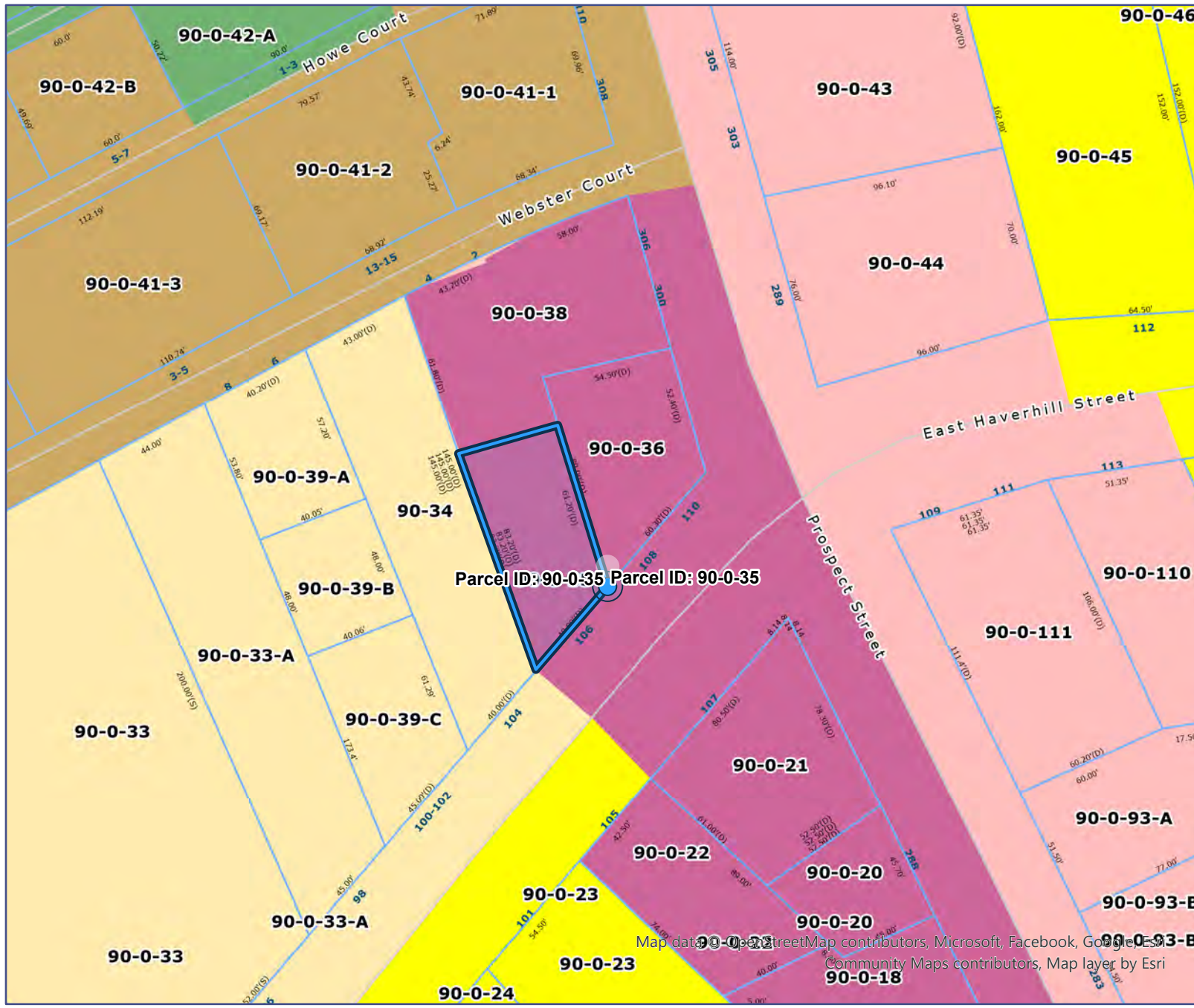


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City of Lawrence - Zoning



Legend

GIS Layers

Municipality

- Lawrence
- Parcels
- Local Road
- Local Road

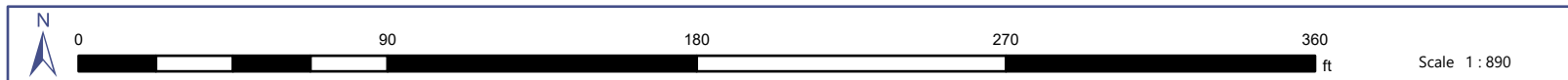
Zoning Districts

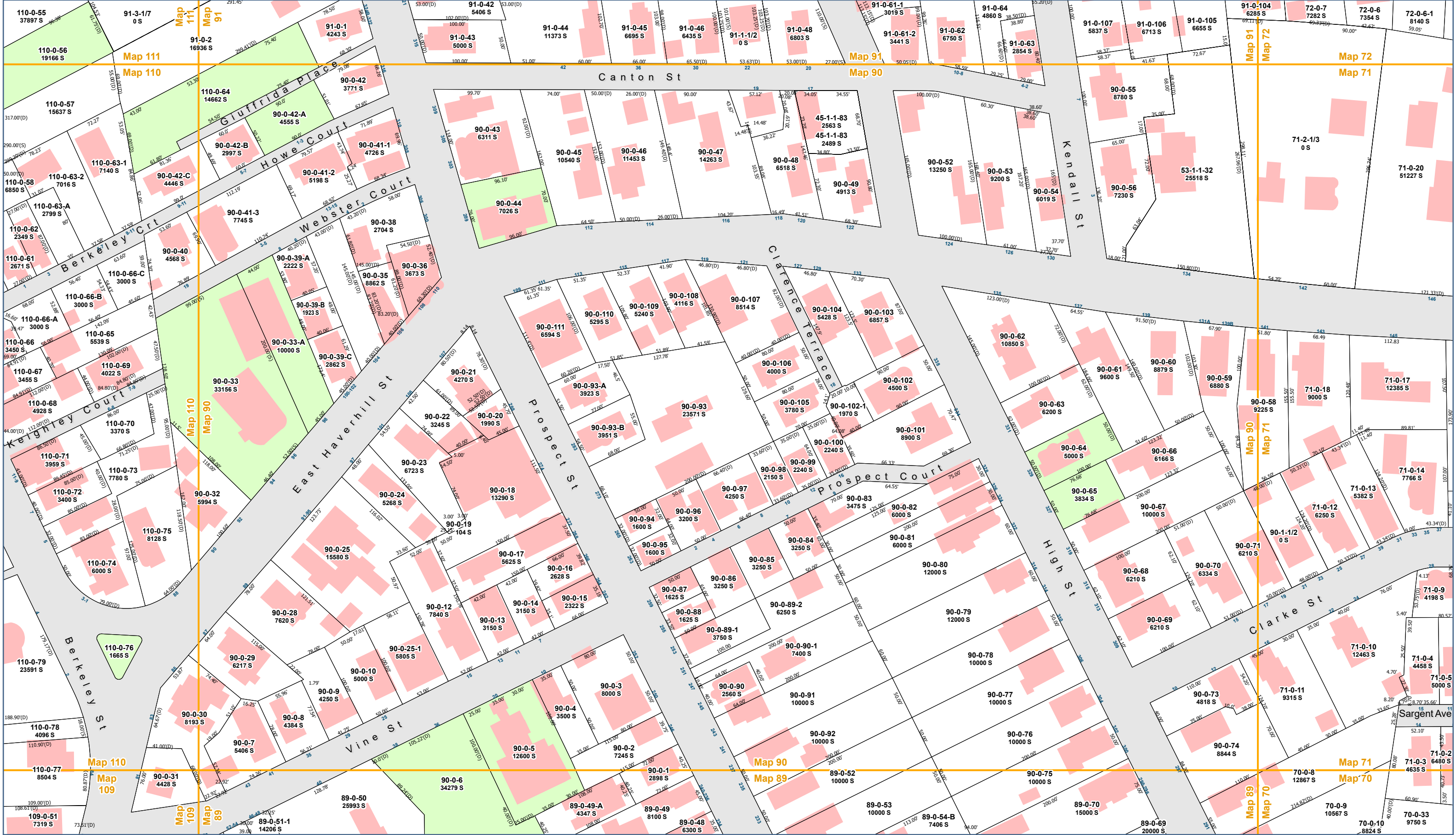
- R-1
- R-2
- R-3
- B-1
- B-2
- OSR
- Historically Underutilized
- Economic Target Area

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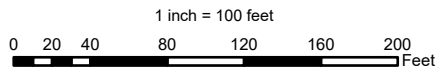


Merrimack Valley Planning Commission does not make any warranty, expressed or implied, nor assume any legal liability or responsibility for the accuracy or completeness of the Geographic Information System (GIS) Data shown on this map. Any use of this information is at the recipient's own risk.
Path: GIS Data\Parcel\Lawrence\ParcelMap\2023\LawrenceAssessor\Map_11x17 Map Printed: 10/19/2022 JB

Legend

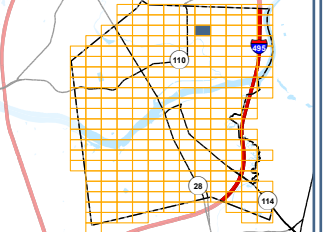
- Property Line
- Exempt Property
- Easement
- Match Line
- Municipal Boundary
- Road Right of Way
- Water
- Wetland
- Stream

TAX MAP
CITY OF LAWRENCE
 ESSEX COUNTY, MASSACHUSETTS



Property information presented on this map is current as of January 1, 2023

| | | |
|-----|---------------|----|
| 111 | 91 | 72 |
| 110 | MAP NUMBER 90 | 71 |
| 109 | 89 | 70 |



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**

Let JJManning Auction your Valuable Real Estate

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