

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

Tuesday, April 7 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

**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

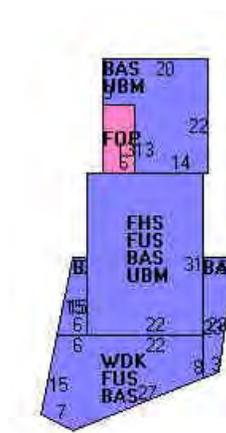
| Field | Description |
|------------------|-----------------|
| Style: | Stores/Apt Com |
| Model | Commercial |
| Grade | Average |
| Stories: | 2 |
| Occupancy | 1.00 |
| Exterior Wall 1 | Stucco/Masonry |
| Exterior Wall 2 | |
| Roof Structure | Flat |
| Roof Cover | Rolled Compos |
| Interior Wall 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]

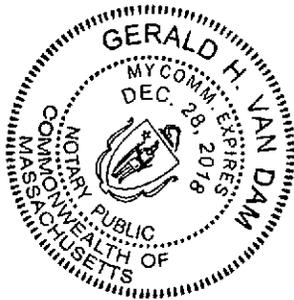
Executed under seal this 25 day of October, 2018.

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

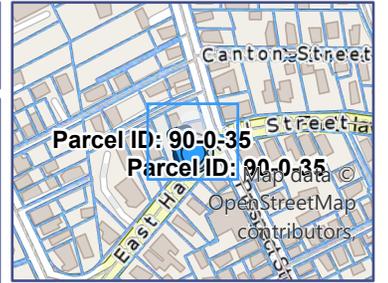
The land in Lawrence, Essex County, Massachusetts, together with the buildings thereon, being bounded and described as follows:

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



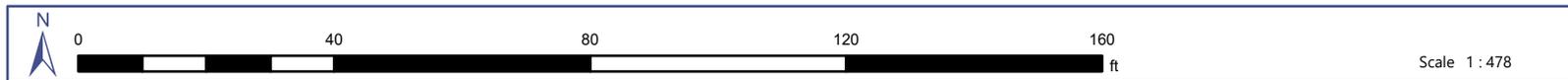
Legend

GIS Layers

Municipality

- Lawrence
- Parcels
- Local Road
- Local Road

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



Produced by Merrimack Valley Planning Commission (MVPC) using data provided by municipal governments & MassIT/MassGIS.

MVPC AND THE MUNICIPAL GOVERNMENT MAKE NO WARRANTIES EXPRESSED OR IMPLIED CONCERNING THE ACCURACY, COMPLETENESS, RELIABILITY, OR SUITABILITY OF THIS DATA. THE MUNICIPAL GOVERNMENT AND MVPC DOES NOT ASSUME ANY LIABILITY ASSOCIATED WITH THE USE OR MISUSE OF THIS INFORMATION.

© Merrimack Valley Planning Commission

Scale 1 : 478

City of Lawrence



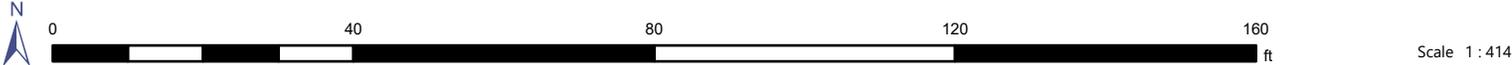
Legend

- GIS Layers
- Municipality
- Lawrence
 - Parcels
 - Local Road
 - Local Road

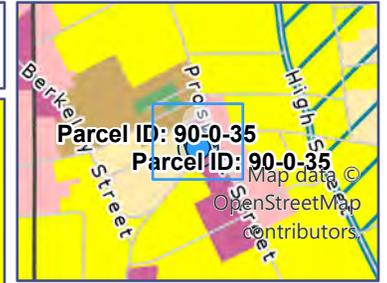
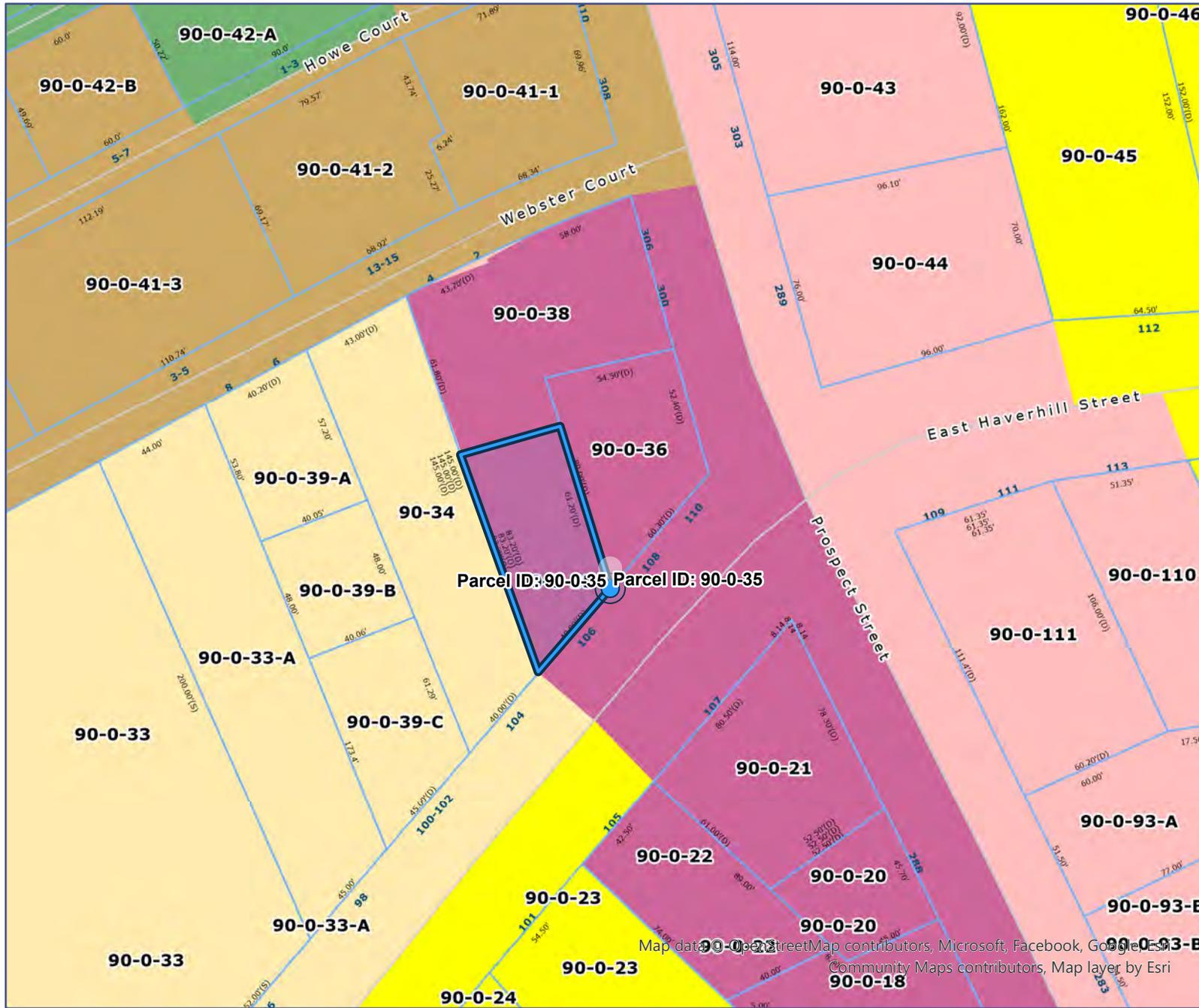
Produced by Merrimack Valley Planning Commission (MVPC) using data provided by municipal governments & MassIT/MassGIS.

MVPC AND THE MUNICIPAL GOVERNMENT MAKE NO WARRANTIES EXPRESSED OR IMPLIED CONCERNING THE ACCURACY, COMPLETENESS, RELIABILITY, OR SUITABILITY OF THIS DATA. THE MUNICIPAL GOVERNMENT AND MVPC DOES NOT ASSUME ANY LIABILITY ASSOCIATED WITH THE USE OR MISUSE OF THIS INFORMATION.

© Merrimack Valley Planning Commission



City of Lawrence - Zoning



Legend

GIS Layers

Municipality

- Lawrence
- Parcels
- Local Road
- Local Road

Zoning Districts

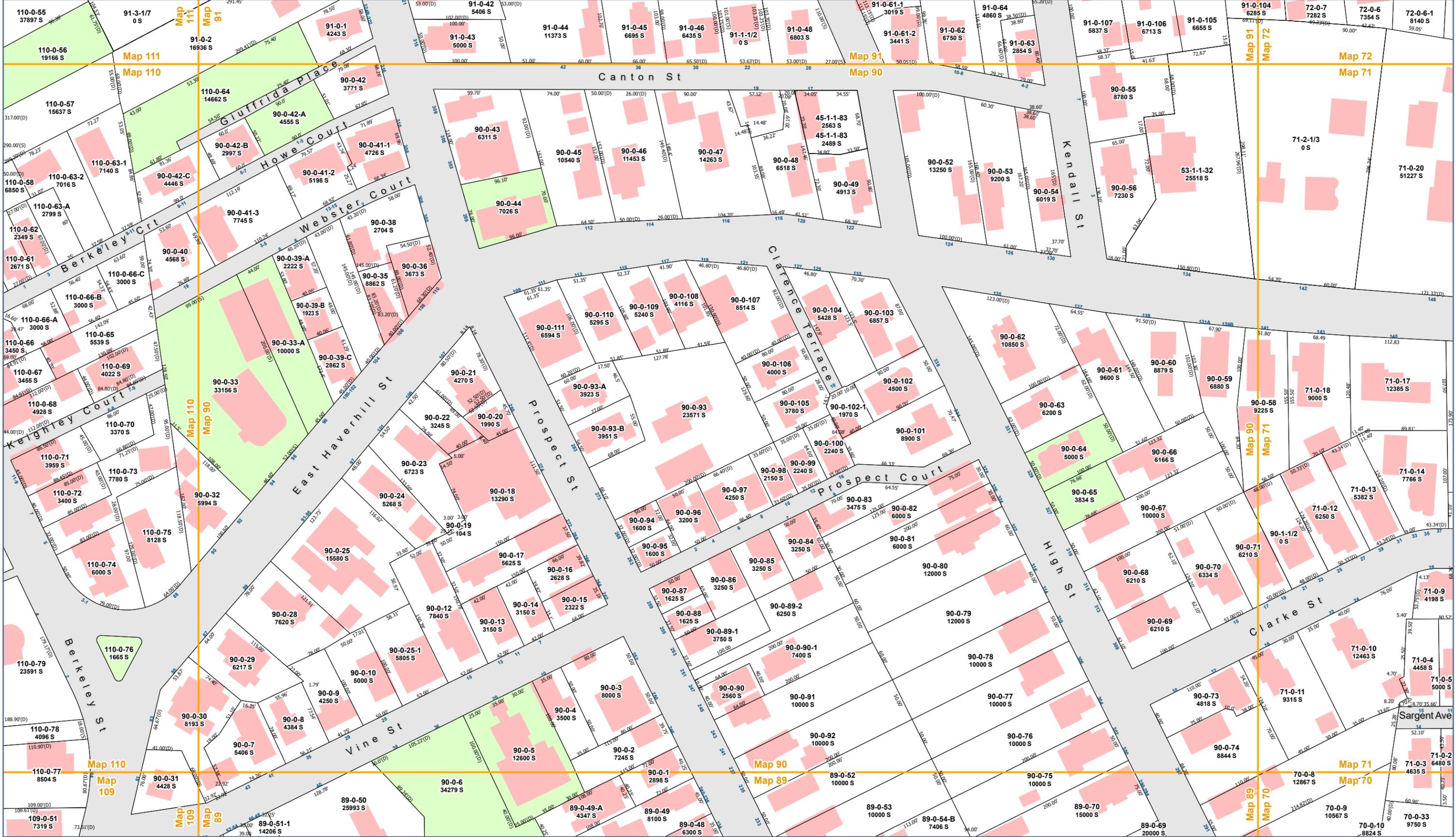
- R-1
- R-2
- R-3
- B-1
- B-2
- OSR
- Historically Underutilized
- Economic Target Area

Produced by Merrimack Valley Planning Commission (MVPC) using data provided by municipal governments & MassIT/MassGIS.

MVPC AND THE MUNICIPAL GOVERNMENT MAKE NO WARRANTIES EXPRESSED OR IMPLIED CONCERNING THE ACCURACY, COMPLETENESS, RELIABILITY, OR SUITABILITY OF THIS DATA. THE MUNICIPAL GOVERNMENT AND MVPC DOES NOT ASSUME ANY LIABILITY ASSOCIATED WITH THE USE OR MISUSE OF THIS INFORMATION.

© Merrimack Valley Planning Commission



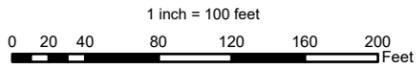


Merrimack Valley Planning Commission does not make any warranty, expressed or implied, nor assume any legal liability or responsibility for the accuracy or completeness of the Geographic Information System (GIS) Data shown on this map. Any use of this information is at the recipient's own risk.
 Bath: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

Marketing | Experience | Integrity | Results

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

Call or Visit JJManning.com for a Free Consultation!