



PROPERTY INFORMATION PACKAGE #26-2244

Mortgagee's Foreclosure AUCTION

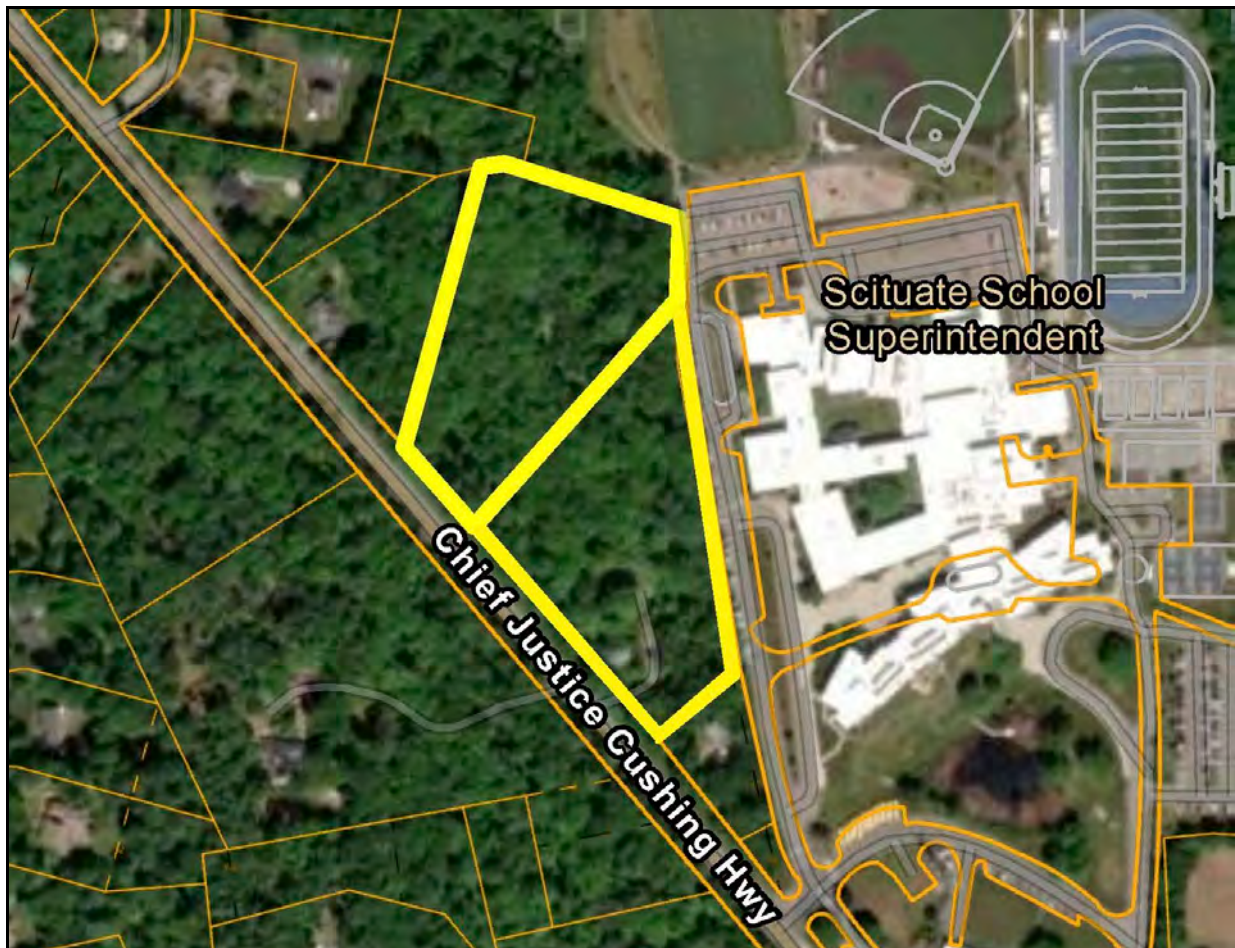
8.71+/- ACRES OF DEVELOPMENT LAND

Selling in the Entirety

**0 & 626 CHIEF JUSTICE CUSHING HWY.
SCITUATE, MA**

Thursday, September 24 at 11:00 am On-site

MA Auc. Lic. #111



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 a certain Real Estate Mortgage (the "Mortgage") given by Frank Polak, Trustee of 626 Chief Justice Cushing Highway Nominee Realty Trust (the "Mortgagor") to William F. Willett and Kathleen Willett (the "Mortgagee") which Mortgage is dated March 2, 2023 and recorded with the Plymouth County Registry of Deeds (the "Registry") in Book 57711, Page 130, 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 24th day of September, 2026, on the mortgaged premises located at 0 and 626 Chief Justice Cushing Highway, Scituate, Plymouth County, Massachusetts (the "Mortgaged Premises"), all and singular, the premises described in said Mortgage; to wit:

Parcel 1:

The land and improvements thereon in Scituate, Plymouth County, Massachusetts, shown as Lot 2 on a plan of land entitled "Plan of Land Chief Justice Cushing Way, Scituate, Mass., Surveyed for Jacob J. Kaplan" dated February 18, 1959, by Lewis W. Perkins & Son, Engineers, recorded with Plymouth Registry in Plan Book 11, Page 626, bounded and described as follows:

SOUTHWESTERLY by Chief Justice Cushing Way, one hundred ninety-three and 40/100 (193.40) feet;

WESTERLY by land shown on said plan of Jacobucci by five courses measuring respectively one hundred sixty-five and 21/100 (165.20) feet, thirty-two and 28/100 (32.28) feet, sixty-four and 70/100 (64.70) feet, sixty-five and 81/100 (65.81) feet, and one hundred ninety-eight and 69/100 (198.69) feet;

NORTHERLY by said Jacobucci land and by land shown on said plan as of the Town of Scituate three courses measuring respectively sixty-five and 38/100 (65.38) feet, twenty-Eight and 58/100 (28.58) feet, and two hundred and eighty-three and 22/100 (283.22) feet;

EASTERLY by said land of the Town of Scituate one hundred seventy-one and 4/100 (171.04) feet; and

SOUTHERLY by Lot 1 as shown on said plan, five hundred and fifty-five and 67/100 (555.67) feet.

Containing 4.516 acres, according to said plan.

Parcel 2:

The land with the improvements thereon situated on Chief Justice Cushing Way in Scituate, Plymouth County, Massachusetts being shown as Lot 1B on "Plan of Subdivision of Land Scituate, Mass.," belonging to Smith and Kathy T. Neely, dated June 14, 1965, John F. Caulfield, Surveyor, which plan is numbered 1046 of 1965 recorded Plymouth Deeds Book 3261, Page 767, and further described as follows:

SOUTHWESTERLY by Chief Justice Cushing Way, as shown on said plan, four hundred and eighty-five (485) feet;

NORTHWESTERLY by land formerly of Annie S. Kaplan, as shown on said plan, five hundred and fifty-five and 67/100 (555.67) feet;

NORTHEASTERLY by land of the Town of Scituate, as shown on said plan, by four dimensions, namely one hundred and six and 24/100 (106.24) feet, one hundred and forty-eight and 40/100 (148.40) feet, one hundred and twenty-eight and 52/100 (128.52) feet, and three hundred and 31/100 (300.31) feet; and

SOUTHEASTERLY by Lot 1C, as shown on said plan, one hundred and ninety-five and 99/100 (195.99) feet.

Containing, according to said plan, 4.213 acres.

Said premises are conveyed subject to rights, restrictions and easements of record, if any, now in force and applicable.

Said sale shall be subject to and with the benefit of all rights, rights of way, restrictions, easements, encroachments, improvements, outstanding tax titles, municipal or other public taxes, assessments, betterments, liens or claims in the nature of liens, condominium liens and assessments, encumbrances, and matters of occupancy rights of record created prior to or entitled to precedence over the Mortgage, if any there be.

Said Mortgaged Premises also will be sold subject to all leases and tenancies having priority over said Mortgage, to tenancies and occupation by persons on the Mortgaged Premises now and at the time of said auction which tenancies or occupations are subject to said Mortgage and to rights or claims of personal property installed by tenants or former tenants now located on the Mortgaged Premises.

TERMS OF SALE: Twenty Thousand Dollars (\$20,000.00) shall be paid by certified or bank cashier's check by the purchaser at the time and place of sale, and the balance shall be paid in cash or by certified or bank cashier's check at the office of Eno Martin Law PLLC, within thirty (30) days after the date of the sale and upon receipt of such funds, the deed for the Mortgaged Premises shall be delivered. The successful bidder shall be required to sign a Memorandum of Terms of Sale containing the foregoing terms at the Auction Sale.

The mortgagee reserves the right, in the event of a default by the successful bidder, to sell the property to each of the next highest bidders in succession, including the mortgagee, without further advertising or proceedings.

The Mortgagee reserves the right to postpone the sale to a later date by public proclamation at the time and date appointed for the sale and to further postpone at any adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date.

Other terms, if any, to be announced at the time and place of the sale.

William F. Willett and Kathleen Willett

Present Holder of Said Mortgage by their attorneys,

William F. Martin, Jr., Attorney

Eno Martin Law PLLC

491 Dutton Street, Suite 206

Lowell, MA 01854-4349

978.452.8902

General Laws, Chapter 60, Section 23, as
amended by the Acts of 1987, Chapter 250

Office of the Collector of Taxes
781-545-8718

Certificate No. 1134
Issuance Date 06/16/2026

Municipal Lien Certificate
Town of Scituate
Commonwealth of Massachusetts

Requested By
ENO MARTIN LAW PLLC
491 DUTTON ST.
SUITE 206
LOWELL, MA 01854

I hereby 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 06/16/2026 are listed below

PAYMENTS MADE ON ISSUANCE DATE MAY NOT BE REFLECTED HERE

DESCRIPTION OF PROPERTY - TAXES QUARTERLY

Location: 0 C J CUSHING WAY	Deed Date: 03/02/2023	Impr Value: 0
Parcel ID: 31-02-011-A	Book/Page: 57711/127	Land Use:
Owner: POLAK FRANK TR	LCC:	Exemptions:
3102 PRINCETON WAY	Land Area: 196,020 SF	Taxable Value: \$89,200.00
WESTFORD, MA 01886	Land Value: \$89,200.00	
	Build Value: \$0.00	

REAL ESTATE BILLS

FISCAL YEAR 2027 CHARGES

REAL ESTATE TAX \$449.38

FISCAL YEAR 2026 CHARGES

REAL ESTATE TAX \$876.84

FISCAL YEAR 2025 CHARGES

REAL ESTATE TAX \$852.15

TOTAL BILLED	\$449.38	TOTAL BILLED	\$876.84	TOTAL BILLED	\$852.15
Billed	Balance	Billed	Balance	Billed	Balance
1 \$224.69	\$224.69	1 \$218.37	\$218.37	1 \$205.75	\$0.00
2 \$224.69	\$0.00	2 \$218.36	\$218.36	2 \$205.74	\$0.00
3 \$0.00	\$0.00	3 \$220.06	\$220.06	3 \$220.33	\$220.33
4 \$0.00	\$0.00	4 \$220.05	\$440.11	4 \$245.33	\$230.33
Charges / Fees	\$0.00	Charges / Fees	\$0.00	Charges / Fees	\$25.00
Abatements / Exemptions	\$0.00	Abatements / Exemptions	\$0.00	Abatements / Exemptions	\$0.00
Payments / Credits	\$0.00	Payments / Credits	\$0.00	Payments / Credits	\$411.49
Interest to 08/03/2026	\$0.00	Interest to 08/03/2026	\$76.90	Interest to 08/03/2026	\$84.93
BALANCE DUE	\$224.69	BALANCE DUE	\$953.74	BALANCE DUE	\$550.59

TAX TITLE / DEFERRALS

TAX TITLE AMOUNT BILLED	TAX TITLE INTEREST	TAX TITLE PER DIEM	TAX TITLE BALANCE
\$0.00	\$0.00	\$0.00	\$0.00
DEFERRAL AMOUNT BILLED	DEFERRAL INTEREST	DEFERRAL PER DIEM	DEFERRAL BALANCE
\$0.00	\$0.00	\$0.00	\$0.00

WATER AND SEWER

SERVICE #	DUE DATE	AMT BILLED	INTEREST	UB PER DIEM	UB BALANCE
		\$0.00	\$0.00	\$0.00	\$0.00

* Please contact Water Department for final read at 781-545-8735.

BETTERMENTS

TOTAL PER DIEM:	\$0.57
TOTAL DUE:	\$1,729.02

Collector of Taxes

General Laws, Chapter 60, Section 23, as
amended by the Acts of 1987, Chapter 250

Office of the Collector of Taxes
781-545-8718

Certificate No. 1133
Issuance Date 06/16/2026

Municipal Lien Certificate
Town of Scituate
Commonwealth of Massachusetts

Requested By
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PAYMENTS MADE ON ISSUANCE DATE MAY NOT BE REFLECTED HERE

DESCRIPTION OF PROPERTY - TAXES QUARTERLY

Location: 626 C J CUSHING WAY	Deed Date: 03/02/2023	Impr Value: 0
Parcel ID: 31-02-011-B	Book/Page: 57711/127	Land Use:
Owner: POLAK FRANK TR	LCC:	Exemptions:
3102 PRINCETON WAY	Land Area: 183,388 SF	Taxable Value: \$595,700.00
WESTFORD, MA 01886	Land Value: \$573,700.00	
	Build Value: \$22,000.00	

REAL ESTATE BILLS

FISCAL YEAR 2027 CHARGES

CPA	\$74.92
REAL ESTATE TAX	\$3,001.06
LIEN FEE LIEN	
WATER LIEN COMM INT	
WATER LIEN	

FISCAL YEAR 2026 CHARGES

CPA	\$146.18
REAL ESTATE TAX	\$5,855.73
LIEN FEE LIEN	\$25.00
WATER LIEN COMM INT	\$36.68
WATER LIEN	\$463.64

FISCAL YEAR 2025 CHARGES

CPA	\$140.89
REAL ESTATE TAX	\$5,695.30
LIEN FEE LIEN	\$25.00
WATER LIEN COMM INT	\$38.61
WATER LIEN	\$463.64

TOTAL BILLED	\$3,075.98	TOTAL BILLED	\$6,527.23	TOTAL BILLED	\$6,363.44
Billed	Balance	Billed	Balance	Billed	Balance
1 \$1,537.99	\$1,537.99	1 \$1,495.53	\$1,495.53	1 \$1,413.10	\$0.00
2 \$1,537.99	\$0.00	2 \$1,495.52	\$1,495.52	2 \$1,413.10	\$0.00
3 \$0.00	\$0.00	3 \$2,030.75	\$2,030.75	3 \$2,032.25	\$2,032.25
4 \$0.00	\$0.00	4 \$1,505.43	\$3,499.19	4 \$1,529.99	\$2,032.25
Charges / Fees	\$0.00	Charges / Fees	\$0.00	Charges / Fees	\$25.00
Abatements / Exemptions	\$0.00	Abatements / Exemptions	\$0.00	Abatements / Exemptions	\$0.00
Payments / Credits	\$0.00	Payments / Credits	\$0.00	Payments / Credits	\$2,826.20
Interest to 08/03/2026	\$0.00	Interest to 08/03/2026	\$563.16	Interest to 08/03/2026	\$690.57
BALANCE DUE	\$1,537.99	BALANCE DUE	\$7,090.39	BALANCE DUE	\$4,252.81

TAX TITLE / DEFERRALS

TAX TITLE AMOUNT BILLED	TAX TITLE INTEREST	TAX TITLE PER DIEM	TAX TITLE BALANCE
\$0.00	\$0.00	\$0.00	\$0.00
DEFERRAL AMOUNT BILLED	DEFERRAL INTEREST	DEFERRAL PER DIEM	DEFERRAL BALANCE
\$0.00	\$0.00	\$0.00	\$0.00

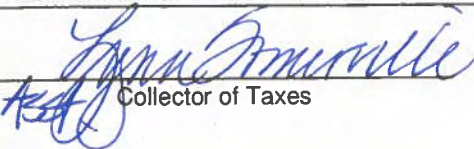
WATER AND SEWER

SERVICE #	DUE DATE	AMT BILLED	INTEREST	UB PER DIEM	UB BALANCE
S02998	07/01/2026	\$463.64	\$21.31	\$0.12	\$484.95

* Please contact Water Department for final read at 781-545-8735.

BETTERMENTS

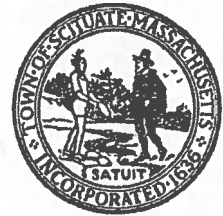
TOTAL PER DIEM:	\$4.53
TOTAL DUE:	\$13,366.14


Collector of Taxes

Town of Scituate

Pamela J. Avitabile
Treasurer/Collector

600 Chief Justice Cushing Way
Scituate, MA 02066
Telephone 781-545-8718
Facsimile 781-545-0696
www.scituatema.gov



Enclosed please find the Municipal Lien Certificate which you recently requested. We have included some helpful notes for you and/or your client:

- Our **Fiscal Year** runs July 1st through June 30th.
- Quarterly bills are mailed twice a year: in June and January.
- Payments are due August 1st, November 1st, February 1st and May 1st (unless the 1st falls on a weekend)
- The Quarters run July 1 to September 30
October 1 to December 31
January 1 to March 31
April 1 to June 30
- **Outstanding Water balances are liened onto Real Estate bills on or about December 15th**
- Owners as of January 1st are required by state law to appear on the bill. This may result in the bill being forwarded by the Post Office.
- Please contact the Assessors' Office for a change of Mailing Address form (781-545-8712).
- If there is to be a sale of the property, please contact the Water Department (781-545-8735) for a final sale reading. Final readings are **not** included in "current" bills.
- *****Special update for sewer users: Inspection requirements prior to sale***** Please be aware that the Town of Scituate has inspection requirements for sewer services at the time of sale or transfer of properties connected to Town sewer. **Any property preparing for sale or transfer of ownership shall contact the sewer division at 781.545.8736 or by email at sewer@scituatema.gov**
- If there is a Betterment on the property which will be paid off, please contact the Treasurer/Collector's Office with an exact payment date for a payoff figure.
- If the property is in Tax Title, or has a Deferral, please contact the Treasurer/Collector's office for a payoff amount (781-545-8718). Payment should be made by separate check.
- The Assessed owner, as of January 1, is responsible for any Personal Property Tax bill for the entire following fiscal year.
- **New condominium projects may not yet be identified as single parcels.**

Key: 1926

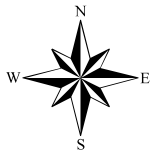
Town of SCITUATE - Fiscal Year 2026

11/12/2025

7:59 pm

SEQ #: 1,844

CURRENT OWNER										PARCEL ID				LOCATION														
POLAK FRANK TR 3102 PRINCETON WAY WESTFORD, MA 01886										31-2-11-A				0 C J CUSHING WAY														
										TRANSFER HISTORY				DOS		T	SALE PRICE		BK-PG (Cert)									
										POLAK FRANK TR LAPERLE THOMAS MAZMANIAN ARSHAG A				03/02/2023 02/25/2021 01/01/1970		V V QS	1,200,000 526,000 3543-499		57711-127 54464-159 3543-499									
CD	T	AC/SF/UN		Nqh		Infl1		Infl2		ADJ BASE		SAF	Infl3		Lpi	VC	CREDIT AMT	ADJ VALUE										
100	S	40,000		WS	1.00	VU	0.05	100	1.00	21,497		1.00	100	1.00	R01	0.85		19,740										
300	A	3.582		WS	1.00	100	1.00	100	1.00	19,380		1.00	100	1.00	R01	0.85		69,420										
TOTAL		4.500 Acres			ZONING				FRNT		171		ASSESSED		CURRENT		PREVIOUS											
Ngh		W. SCITUATE			NOTE								LAND		89,200		85,300											
Infl1		VACANT UNBLD											BUILDING		0		0											
Infl2		PHY 100											DETACHED		0		0											
													OTHER		0		0											
													TOTAL		89,200		85,300											
TY	QUAL	COND	DIM/NOTE		YB	UNITS	ADJ PRICE		RCNLD		PHOTO																	
BUILDING		CD	ADJ	DESC			MEASURE				BLDG COMMENTS																	
MODEL STYLE QUALITY FRAME							LIST REVIEW																					
YEAR BLT				SIZE ADJ				ELEMENT		CD	DESCRIPTION		ADJ	S	BAT	T	DESCRIPTION		UNITS	YB	ADJ PRICE	RCN	TOTAL RCN					
NET AREA \$NLA(RCN)				DETAIL ADJ OVERALL																			CONDITION ELEM		CD			
CAPACITY			UNITS	ADJ																								
																									EFF_YR/AGE			
																									COND FUNC ECON DEPR		% GD	
																									RCNLD			



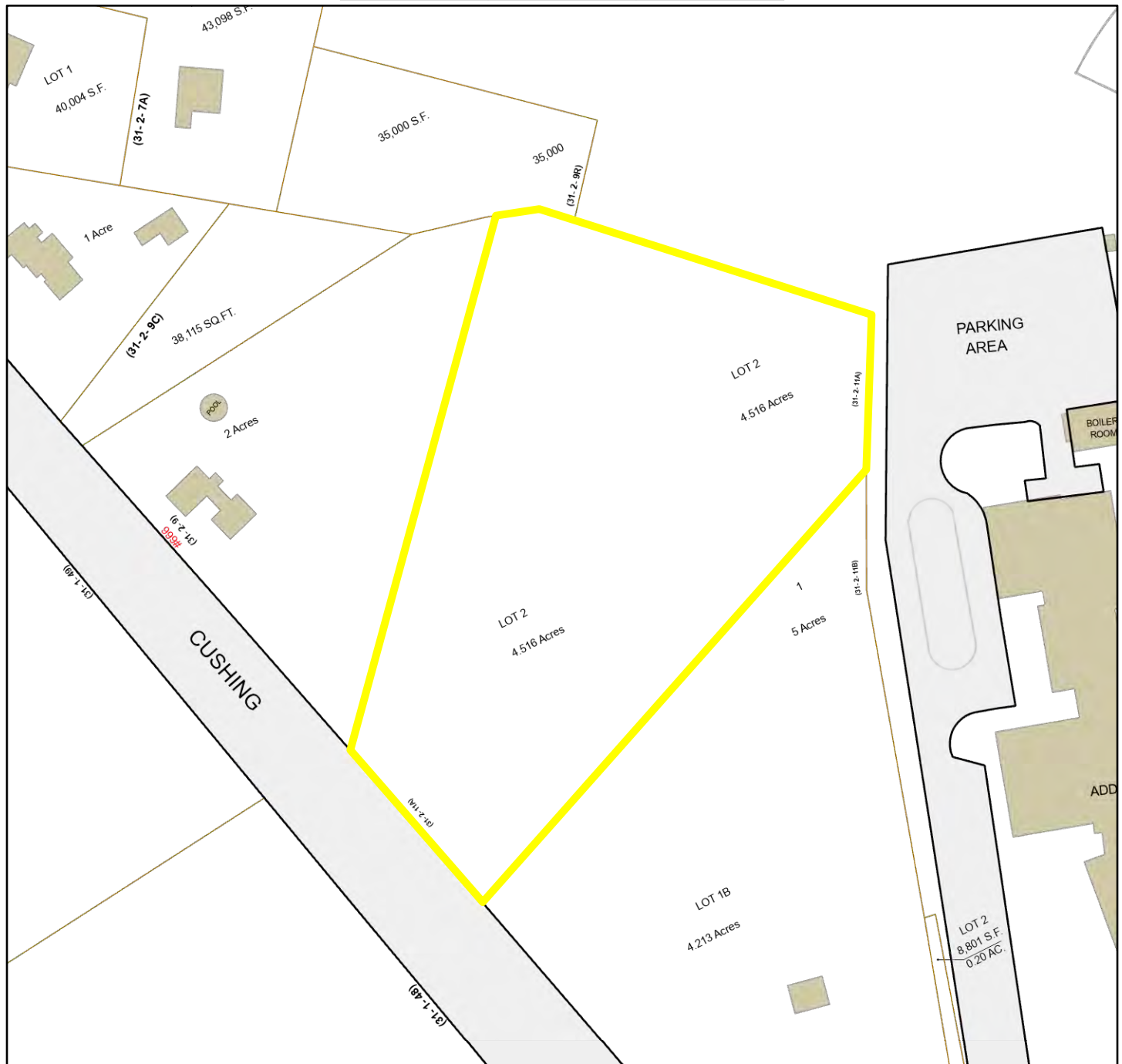
Town of Scituate, MA

1 inch = 140 Feet



www.cai-tech.com

June 23, 2026



	CAI Town Line		Building
	Property Line		Right of Ways
	Public Road		PlanimetricLines

Data shown on this map is provided for planning and informational purposes only. The municipality and CAI Technologies are not responsible for any use for other purposes or misuse or misrepresentation of this map.



Town of Scituate, MA

1 inch = 559 Feet



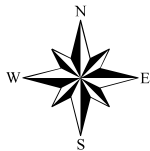
www.cai-tech.com

June 23, 2026



	CAI Town Line		Public Road		Property TIC
	Common Line		Planimetric Lines		RoadNotPar
	Property Line		Property Hook		Tract Line

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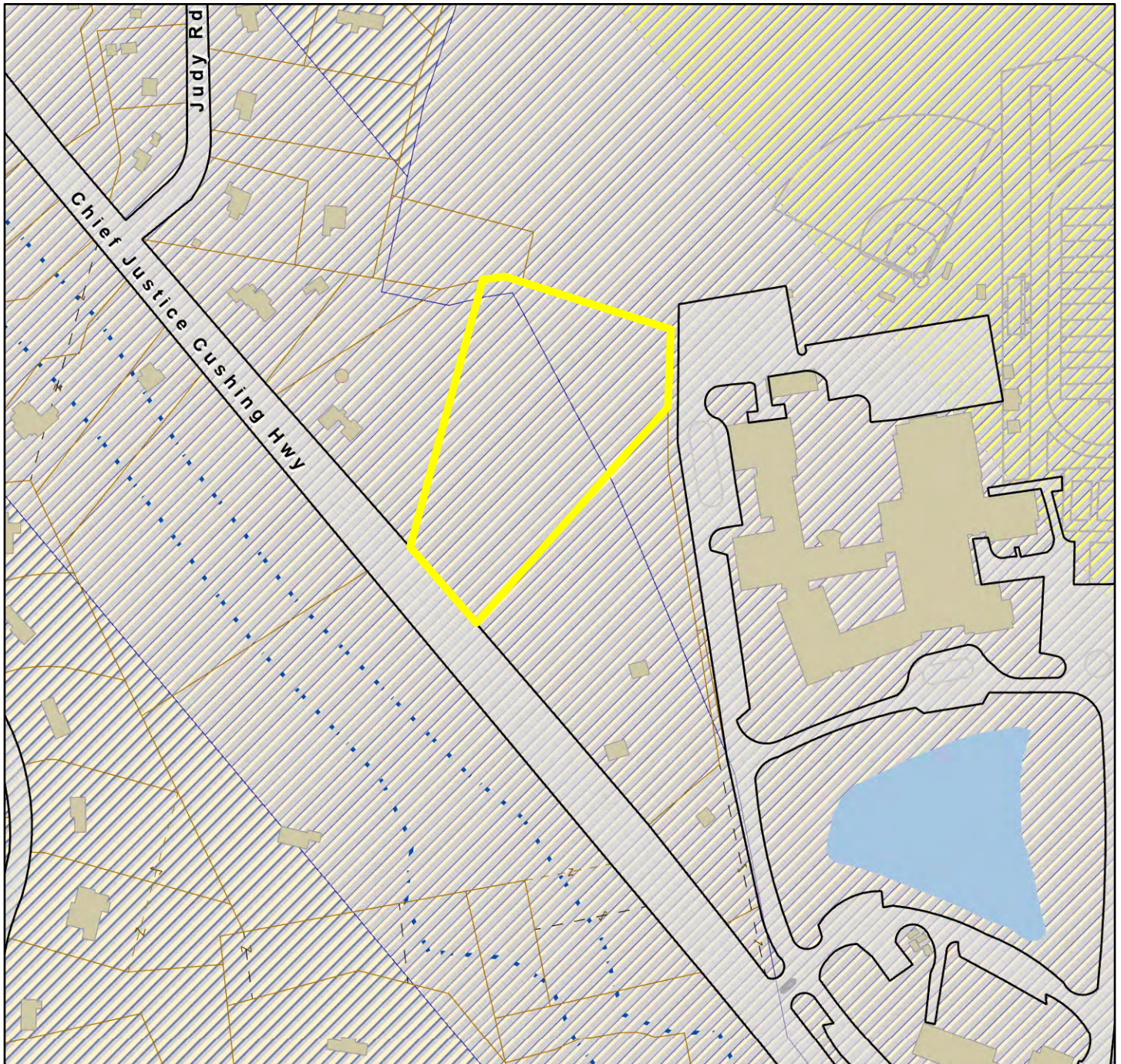
Town of Scituate, MA

1 inch = 280 Feet



www.cai-tech.com

June 23, 2026



CAI Town Line	PlanimetricLines	Flood Plain & Watershed Protection District Zones
Common Line	Property Hook	Water Resource Protection
Property Line	RoadNotPar	R-1
Public Road	Tract Line	R-2
Building	Water-poly	
Right of Ways	Wireless Communication District Zones	

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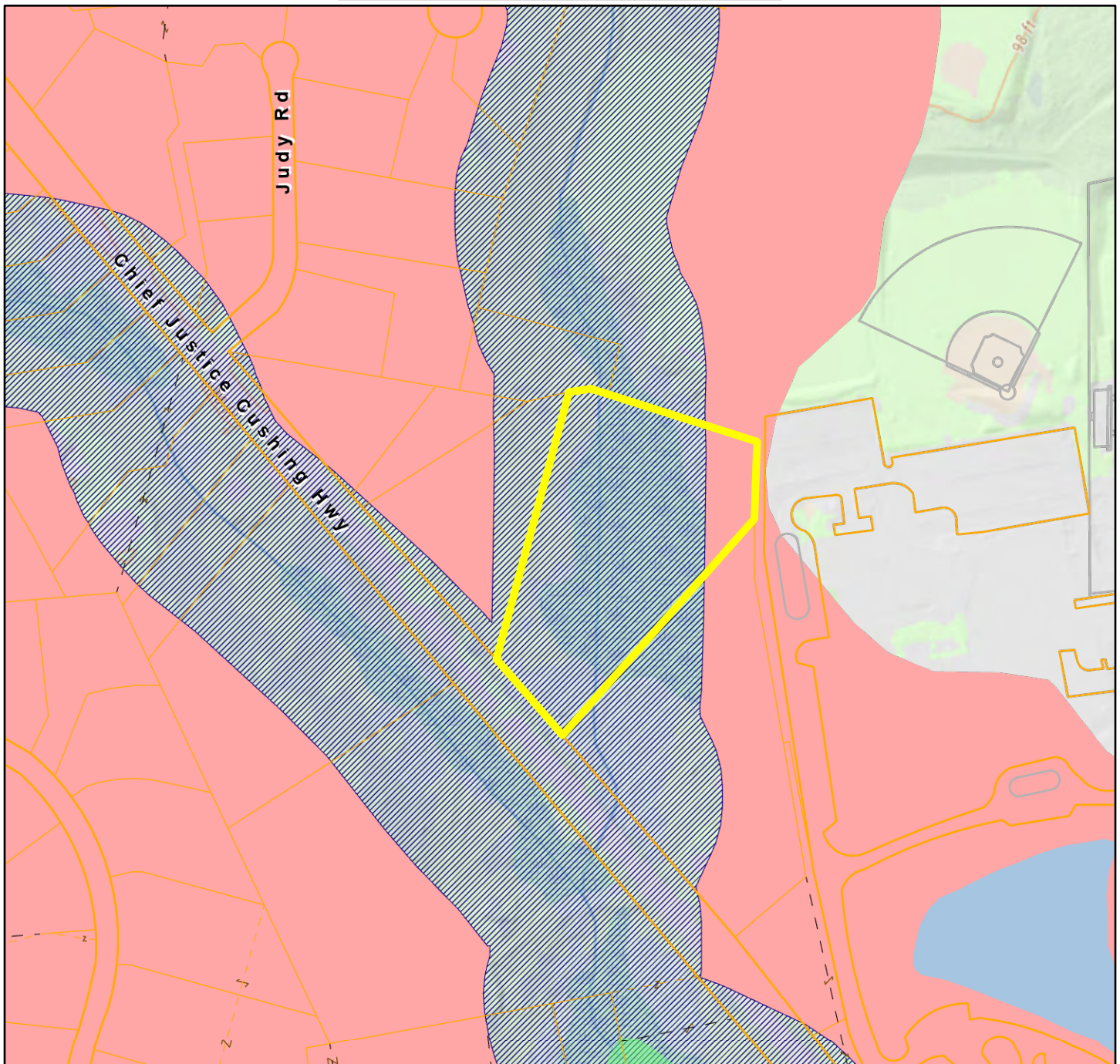
Town of Scituate, MA

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June 23, 2026



CAI Town Line	Tract Line
Common Line	Water-poly
Property Line	A: 1% Annual Chance of Flooding, no BFE
Public Road	ZONE A
PlanimetricLines	ZONE C
Property Hook	

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11/12/2025 7:59 pm SEQ #: 1,845

CLASS	CLASS%	DESCRIPTION			BN ID	BN	CARD	
1010	100	SINGLE FAMILY				1	1 of 1	
PMT NO	PMT DT	TY	DESC	AMOUNT	INSP	BY	1st	%
	09/16/2025	7	OTHERS				0	0
		3	ALTERATIONS				100	100

(A)
USF
BAS
BMU 0.50

(B)
OPA

(C)
BAS

(D)
EPA

(E)
5 W/DK

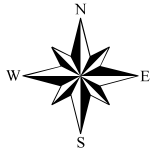
PHOTO 09/08/2022

BLDG COMMENTS

OTHER FIX=SHOWER & WATER CLOSET

BLDG COMMENTS
OTHER FIX=SHOWER & WATER CLOSET

YEAR BLT	1935	SIZE ADJ	1.000	ELEMENT	CD	DESCRIPTION	ADJ	S	BAT	T	DESCRIPTION	UNITS	YB	ADJ PRICE	RCN	TOTAL RCN	366,959		
NET AREA	1,616	DETAIL ADJ	1.200	FOUNDATION	4	CONT BSMT WALL	1.00	A	BMU	N	BSMT UNFINISHED	360		53.76	19,354	CONDITION ELEM	CD		
\$NLA(RCN)	\$227	OVERALL	1.000	EXT COVER	1	WD SHINGLES	1.00	A	USF	L	UPPER STORY FIN	720	1935	195.74	140,930	EXTERIOR	P		
				ROOF SHAPE	1	GABLE	1.00	B	OPA	N	OPEN PORCH	120		43.92	5,270	INTERIOR	P		
CAPACITY			UNITS	ADJ	ROOF COVER	1	ASPH SHINGLES	1.00	+	BAS	L	BASE AREA	896	1935	215.28	192,891	KITCHEN	P	
STORIES		2	1.00	FLOOR COVER	24	COMB	1.00	D	EPA	N	ENCLOSED PORCH	48		76.88	3,690	BATHS	P		
ROOMS		8	1.00	INT FINISH	1	PLASTER	1.00	E	WDK	N	WOOD DECK	30		32.80	984	HEAT	O		
BEDROOMS		3	1.00	HEATING/COOLING	1	FORCED AIR	1.00									ELECT	O		
BATHROOMS		1	1.00	FUEL SOURCE	1	OIL	1.00												
# 1/2 BATHS		0	1.00																
TOT FIXTURES		5	\$3,840																
# UNITS		1	1.00																
																EFF.YR/AGE	1954 / 70		
																COND	64	64 %	
																FUNC	30	structural	
																ECON	0		
																DEPR	94	% GD	6
																RCNLD		\$22,000	



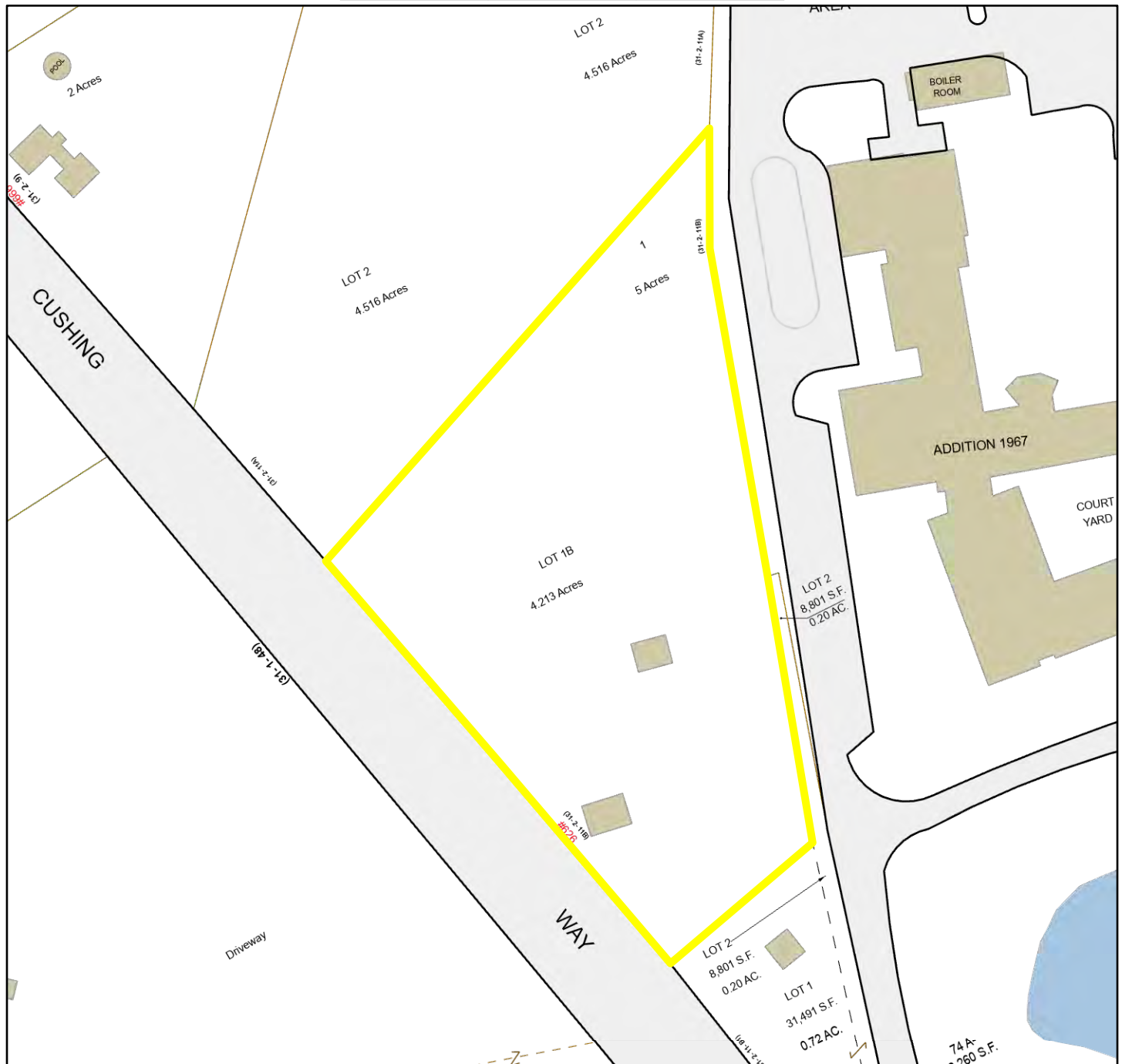
Town of Scituate, MA

1 inch = 140 Feet



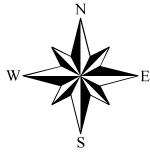
www.cai-tech.com

June 23, 2026



	CAI Town Line		Building		Tract Line
	Common Line		Right of Ways		Water-poly
	Property Line		PlanimetricLines		
	Public Road		Property Hook		

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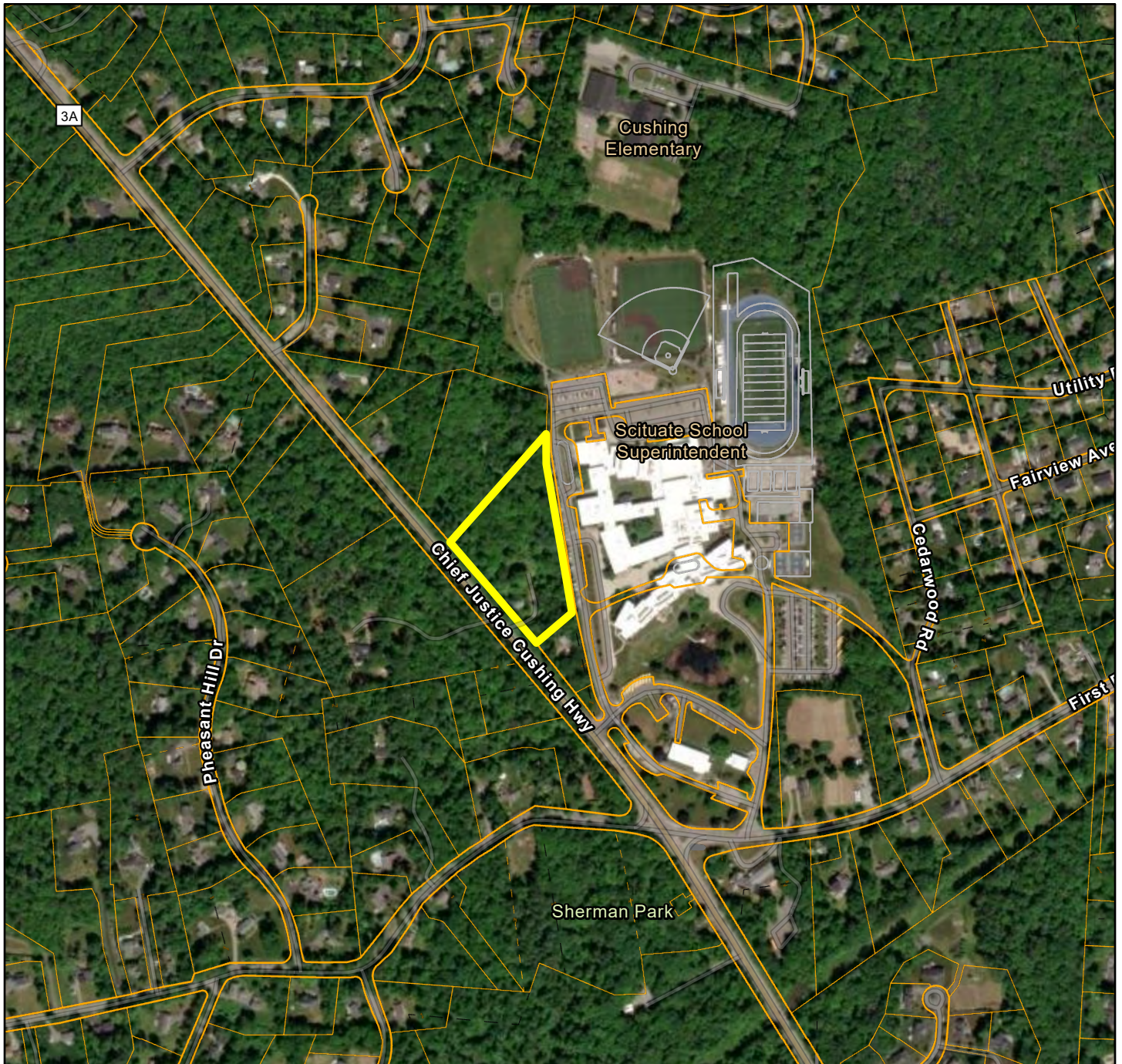
Town of Scituate, MA

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June 23, 2026



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	Property Line		Property Hook		Tract Line

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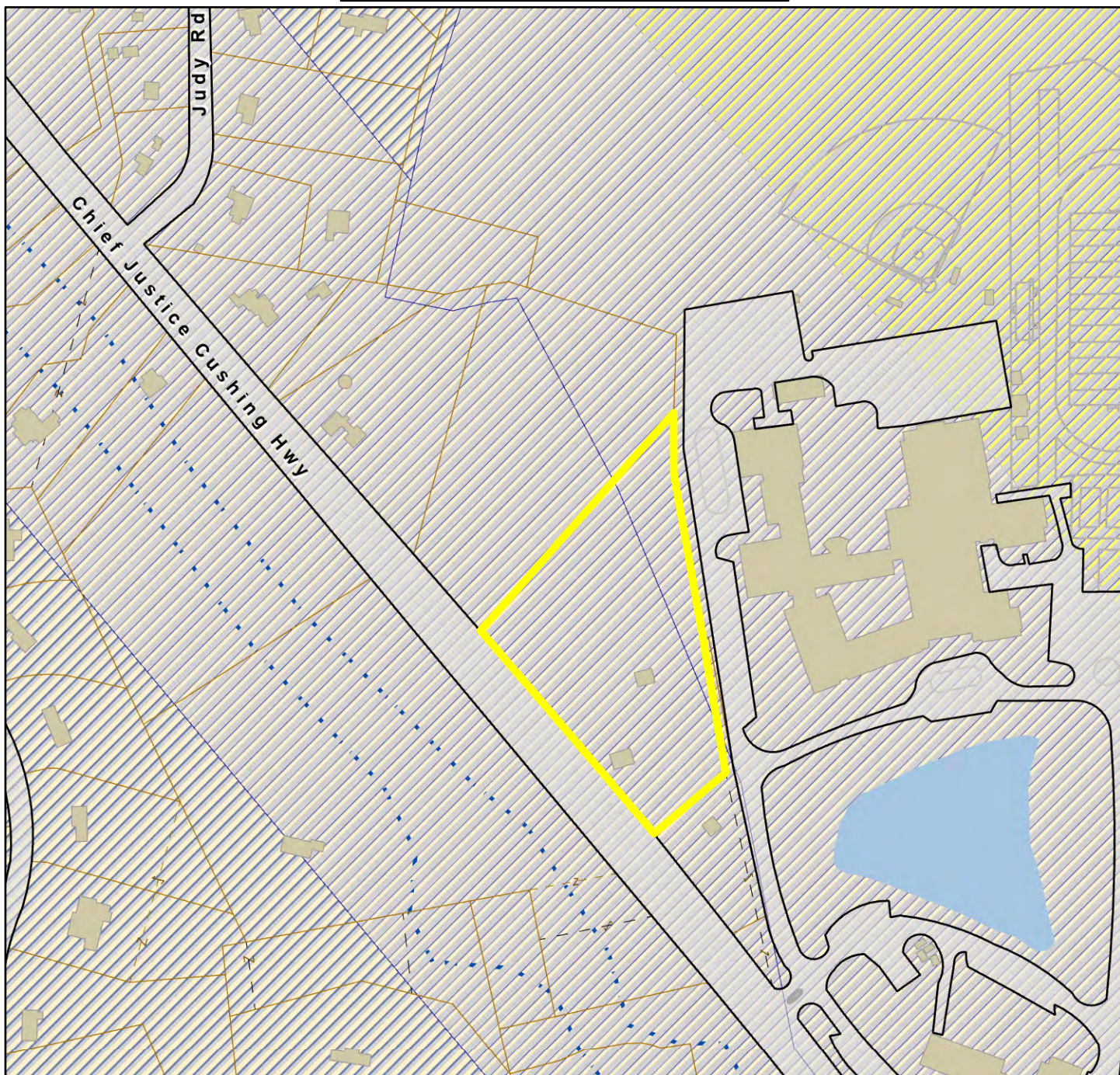
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June 23, 2026



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Common Line	Property Hook	Water Resource Protection
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Public Road	Tract Line	R-2
Building	Water-poly	
Right of Ways	Wireless Communication District Zones	

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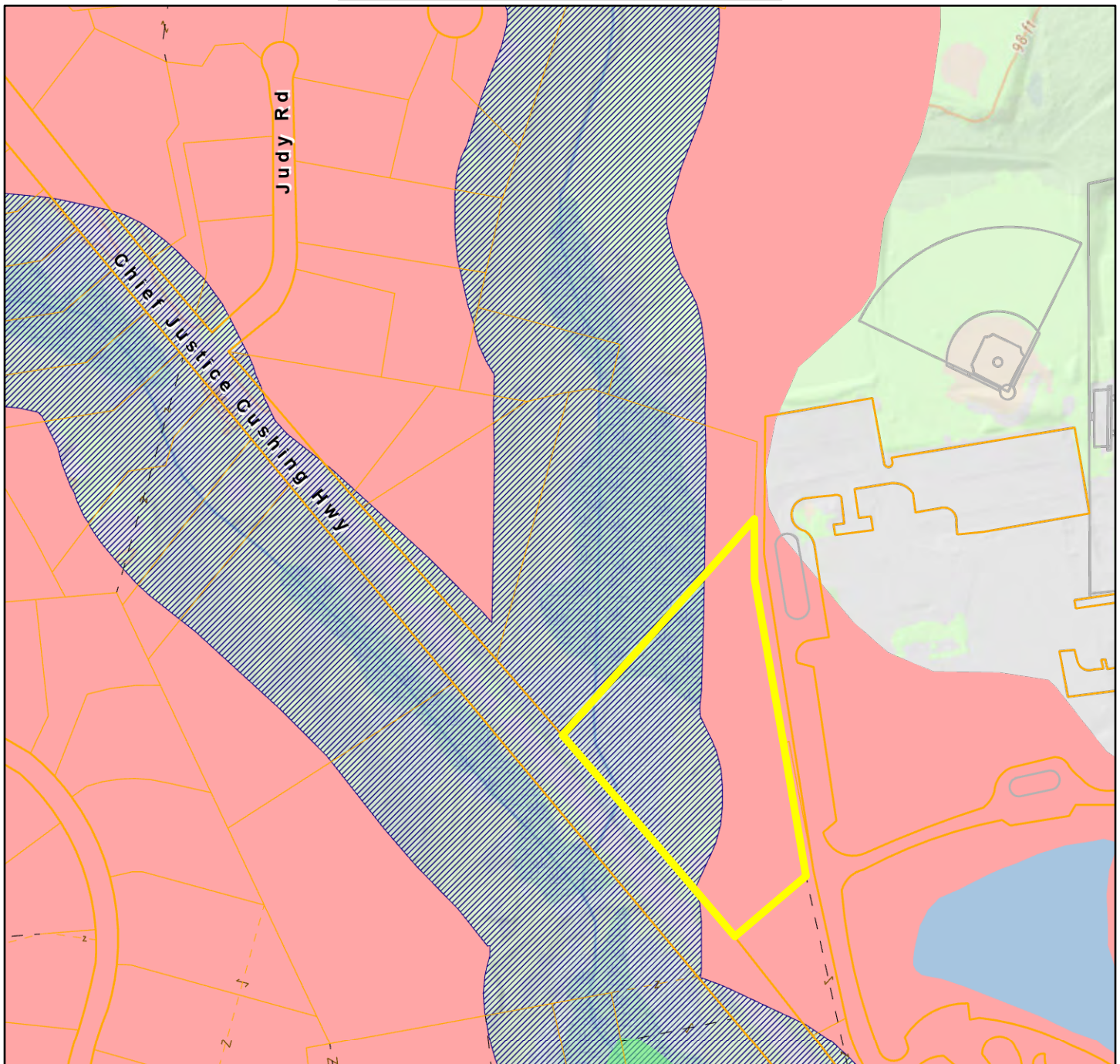
Town of Scituate, MA

1 inch = 280 Feet



www.cai-tech.com

June 23, 2026



	CAI Town Line		Tract Line
	Common Line		Water-poly
	Property Line		A: 1% Annual Chance of Flooding, no BFE
	Public Road		ZONE A
	PlanimetricLines		ZONE C
	Property Hook		

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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**

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