

MORTGAGEE'S SALE REAL ESTATE AUCTION

82 CLIFF STREET ~ LYNN, MA

Thursday, November 6th @ 11 AM

5,929 +/- sf Buildable House Lot

Desirable Neighborhood

Deed Information: Book 26644 Page 466

Assessed Value: \$142,500



JOHN McINNIS AUCTIONEERS

76 Main Street ~ Amesbury, MA

800-822-1417 ♦ mcinnisauctions.com

MA Lic# 770

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue of and in execution of the Power of Sale contained in a certain Mortgage dated March 14, 2007, given by Kirk Reed, recorded with the Essex County (Southern District) Registry of Deeds at Book 26644 at Page 466, of which Mortgage the undersigned is the present holder for breach of the conditions of said Mortgage and for the purpose of foreclosing, same will be sold at Public Auction at 11:00 AM on the 6th day of November, 2008 at **82 Cliff Street, Lynn, MA 01905**, all and singular the premises described in said Mortgage to wit:

A certain parcel of land on the northerly side of Cliff Street, being shown as **Lot 2** on a plan of land entitled, "Subdivision Plan of Land in Lynn, Massachusetts, Dana F. Perkins, Inc., Consulting Engineers & Land Surveyors, dated February 24, 2003", recorded in Essex South District Registry of Deeds in Plan Book 369, Plan 45, bounded and described as follows:

LOT 2:

NORTHWESTERLY	by Lot 1 as shown on said plan, Eighty-nine and 29/100 (89.29) feet;
SOUTHWESTERLY	by land now or formerly of Maletz Family Trust, Ninety-seven and 28/100 (97.28) feet;
SOUTHEASTERLY	by land now or formerly of Labrecque & Poole, Eighty-seven and 82/100 (87.82) feet; and
NORTHEASTERLY	by Cliff Street as shown on said plan, to the point of beginning.

Containing 5,929 ± square feet of land according to said plan.

The above parcel is conveyed subject to and with the benefit of any and all easements, rights of way, conditions, obligations, restrictions and indentures all as more fully set forth in all the deeds of conveyance to the grantor above referred to insofar as they are still in force and applicable.

Subject to and with the benefit of a Partial Release for Lot 1 to be recorded.

For title see deed recorded with the Essex South District Registry of Deeds on March 14, 2007 at Book 26644, Page 464.

The premises are to be sold subject to and with the benefit of all easements, restrictions, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and parties in possession.

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.

In the event that any successful bidder at the foreclosure sale shall default in purchasing the within described property according to the terms of this Notice of Sale and/or the terms of the Memorandum of Sale executed at the time of the foreclosure, the Mortgagee reserves the right to sell such property by Foreclosure Deed to the second highest bidder, that the second highest bidder shall deposit with the Mortgagee's attorneys, Shaheen Guerrero & O'Leary, LLC, 820A Turnpike Street, North Andover, Massachusetts 01845, the amount of the required deposit as set forth herein within three (3) business days after written notice of default of the previous highest bidder and title to such property shall be conveyed to said second highest bidder within twenty (20) days of said notice.

TERMS OF SALE:

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) shall be required to be paid to the mortgagee by certified or bank's cashier check at the time and place of sale. The balance of the purchase price is to be paid by certified check or by bank's cashier check in or within thirty (30) days from the date of the sale payable to "Shaheen Guerrero & O'Leary, LLC", at 820A Turnpike Street, North Andover, MA 01845. **TIME WILL BE OF THE ESSENCE.**

Other terms if any, to be announced at the sale.

TD Bank, N.A
Present Holder of said Mortgage,
By its Attorney,
Michelle L. Doucette, Esq.
Shaheen Guerrero & O'Leary, LLC
820A Turnpike Street
North Andover, MA 01845
978-689-0800

EXHIBIT A
MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue of and in execution of the Power of Sale contained in a certain Mortgage dated March 14, 2007, given by Kirk Reed, recorded with the Essex County (Southern District) Registry of Deeds at Book 26644 at Page 466, of which Mortgage the undersigned is the present holder for breach of the conditions of said Mortgage and for the purpose of foreclosing, same will be sold at Public Auction at 11:00 AM on the 6th day of November, 2008 at **82 Cliff Street, Lynn, MA 01905**, all and singular the premises described in said Mortgage to wit:

A certain parcel of land on the northerly side of Cliff Street, being shown as **Lot 2** on a plan of land entitled, "Subdivision Plan of Land in Lynn, Massachusetts, Dana F. Perkins, Inc., Consulting Engineers & Land Surveyors, dated February 24, 2003", recorded in Essex South District Registry of Deeds in Plan Book 369, Plan 45, bounded and described as follows:

LOT 2:

NORTHWESTERLY	by Lot 1 as shown on said plan, Eighty-nine and 29/100 (89.29) feet;
SOUTHWESTERLY	by land now or formerly of Maletz Family Trust, Ninety-seven and 28/100 (97.28) feet;
SOUTHEASTERLY	by land now or formerly of Labrecque & Poole, Eighty-seven and 82/100 (87.82) feet; and
NORTHEASTERLY	by Cliff Street as shown on said plan, to the point of beginning.

Containing 5,929 ± square feet of land according to said plan.

The above parcel is conveyed subject to and with the benefit of any and all easements, rights of way, conditions, obligations, restrictions and indentures all as more fully set forth in all the deeds of conveyance to the grantor above referred to insofar as they are still in force and applicable.

Subject to and with the benefit of a Partial Release for Lot 1 to be recorded.

For title see deed recorded with the Essex South District Registry of Deeds on March 14, 2007 at Book 266444, Page 464.

The premises are to be sold subject to and with the benefit of all easements, restrictions, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and parties in possession.

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A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) shall be required to be paid to the mortgagee by certified or bank's cashier check at the time and place of sale. The balance of the purchase price is to be paid by certified check or by bank's cashier check in or within thirty (30) days from the date of the sale payable to "Shaheen Guerrero & O'Leary, LLC", at 820A Turnpike Street, North Andover, MA 01845. **TIME WILL BE OF THE ESSENCE.**

Other terms if any, to be announced at the sale.

TD Bank, N.A
Present Holder of said Mortgage,
By its Attorney,
Michelle L. Doucette, Esq.
Shaheen Guerrero & O'Leary, LLC
820A Turnpike Street
North Andover, MA 01845
978-689-0800

MEMORANDUM OF SALE

82 Cliff Street, Lynn, Massachusetts (hereinafter "the Property")

This Memorandum of Sale is made this day of November, 2008, by and among TD Bank, N.A., formerly known as TD Banknorth, N.A., a banking institution organized under the laws of the State of Delaware with a principal place of business at 370 Main Street, Worcester, MA (the "Mortgagee"), John McInnis Auctioneers, of Amesbury, Massachusetts (the "Auctioneer") and

(the "Buyer"). Subject to and in accordance with the terms and conditions set forth in that certain Notice of Sale attached hereto as Exhibit A and incorporated herein by reference, and as supplemented by further terms set forth below, the Buyer hereby agrees to purchase the Property more fully described in said Exhibit A.

The Property shall be conveyed by the usual mortgagee's deed under the statutory power of sale. The Property shall be conveyed subject to any outstanding tenancies and/or leases, the rights of parties in possession, any tax titles, municipal taxes and assessments, any outstanding water or sewer bills or liens, and the provisions of applicable state and local law, including building codes, zoning ordinances and M.G.L. Chapter 21E.

The bid price for which the Property has been sold to the Buyer is:

\$ _____, of which \$ _____ has been paid this day in accordance with the terms of the mortgagee's notice of sale. The sale shall not be deemed completed until the Buyer has made his or her deposit and has signed this Memorandum of Sale. The balance of the purchase price shall be paid at the office of Shaheen Guerrero & O'Leary, LLC, 820A Turnpike Street, North Andover, MA 01845 by certified or bank check on or before 10:00 a.m. on the thirtieth day following the sale, provided that such day is one on which the Registry of Deeds is open for business, and if not, then on the next day on which said Registry is open for business. Time is of the essence of this agreement. The Buyer shall pay all recording costs, including, but not limited to, all recording fees and excise tax stamps.

In the event the Mortgagee cannot convey title to the Property as stipulated, the deposit, and if applicable, the balance of the purchase price shall be refunded and all rights hereunder shall cease, and the Buyer shall have no recourse against the Mortgagee, or its employees, agents and representatives, whether at law or in equity.

The Buyer acknowledges that from and after this date he or she shall have the sole risk of loss, and the Mortgagee shall have no responsibility for maintaining insurance on the premises. If the Property is damaged by fire or other casualty prior to the closing, Buyer shall accept a deed to the Property and an assignment of so much of the insurance proceeds as has not been used in the

restoration of the Property prior to the Closing, to the extent any such proceeds may be available to the Mortgagee, Buyer paying therefor the full balance of the bid price.

The Property shall be conveyed in "AS IS" condition. The Buyer acknowledges that Buyer has not been influenced to enter this transaction by, nor has it relied upon, any warranties or representations of the Mortgagee or the Auctioneer not set forth or incorporated in this Memorandum. No personal property of any nature is included in this conveyance except as expressly set forth herein. If, as of this date, there is any tenant or occupant in residence, the Buyer, if he or she wishes to evict such tenant or occupant, must do so at his or her own expense.

The Buyer shall assume responsibility for and costs relating to compliance with Title 5 of the State Environmental Code, state and city requirements regarding smoke detection equipment, and lead paint regulations, all as applicable. Mortgagee makes no warranties or representations regarding the Property's current compliance with any state or local regulations or laws.

In the event that the successful bidder at the foreclosure sale shall default in purchasing the within described property according to the terms of the Notice of Sale and/or the terms of this Memorandum of Sale executed at the time of the foreclosure, the Mortgagee reserves the right to sell the Property by Foreclosure Deed to the second highest bidder provided that the second highest bidder shall deposit the amount of the required deposit with Shaheen Guerrero & O'Leary, LLC within three (3) business days after written notice of default of the previous highest bidder and title shall be conveyed to said second highest bidder within twenty (20) days of said written notice.

I, the undersigned Buyer, acknowledge that I have been given a copy of this Memorandum of Sale.

Witness our hands and seals this day of November, 2008.

Buyer

Mortgagee
By:

Auctioneer
By:

Unofficial Property Record Card - Lynn, MA

General Property Data

Parcel ID 040-236-102	Account Number 236-102-001
Prior Parcel ID 236 -102 -001	
Property Owner CARRIERE MICHAEL T	Property Location 82 CLIFF ST
CARRIERE VIVIAN	Property Use LAND
Mailing Address 500 WEST CUMMINGS PK	Most Recent Sale Date 7/30/2002
SUITE 1250	Legal Reference 19000-342
City WOBURN	Grantor HUSSEY DONALD S,
Mailing State MA Zip 01801	Sale Price 190,000
ParcelZoning	Land Area 0.136 acres

Current Property Assessment

Card 1 Value	Building Value 0	Xtra Features Value 0	Land Value 142,500	Total Value 142,500
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Building Description

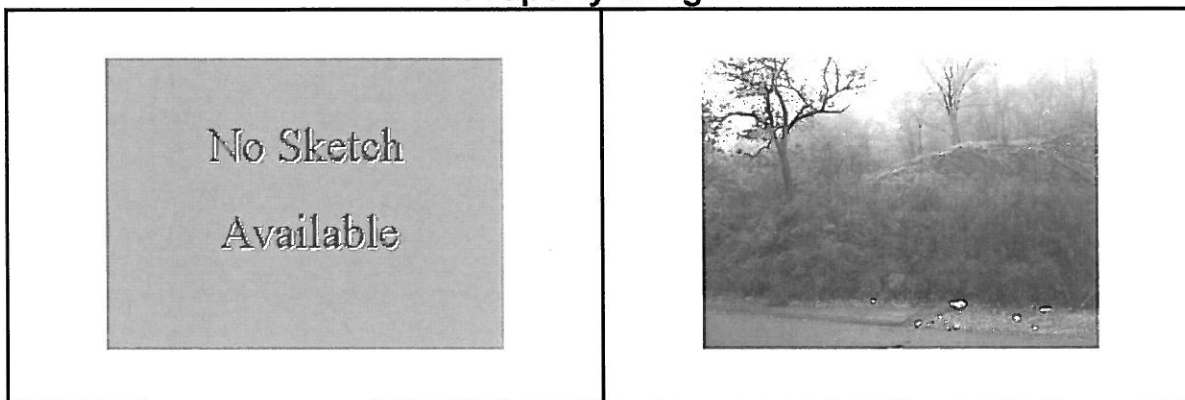
Building Style N/A	Foundation Type N/A	Flooring Type N/A
# of Living Units N/A	Frame Type N/A	Basement Floor N/A
Year Built N/A	Roof Structure N/A	Heating Type N/A
Building Grade N/A	Roof Cover N/A	Heating Fuel N/A
Building Condition N/A	Siding N/A	Air Conditioning 0%
Finished Area (SF) N/A	Interior Walls N/A	# of Bsmt Garages 0
Number Rooms 0	# of Bedrooms 0	# of Full Baths 0
# of 3/4 Baths 0	# of 1/2 Baths 0	# of Other Fixtures 0

Legal Description

Narrative Description of Property

This property contains 0.136 acres of land mainly classified as LAND with a(n) N/A style building, built about N/A , having N/A exterior and N/A roof cover, with N/A unit(s), 0 room(s), 0 bedroom(s), 0 bath(s), 0 half bath(s).

Property Images



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

QUITCLAIM DEED

We, **MICHAEL T. CARRIERE** and **VIVIAN CARRIERE**, of Lynn, Massachusetts,

for consideration paid of **One Hundred Twenty Thousand Dollars**,

grant to **KIRK REED**, of 308 Lincoln Street, Revere, Massachusetts 02151,

with quitclaim covenants,

A certain parcel of land on the northerly side of Cliff Street, being shown as Lots 1 and 2 on a plan of land entitled, "Subdivision Plan of Land in Lynn, Massachusetts, Dana F. Perkins, Inc., Consulting Engineers & Land Surveyors, dated February 24, 2003," recorded in Essex South District Registry of Deeds in Plan Book 369, Plan 45, bounded and described as follows:

LOT 1:

NORTHWESTERLY	by Lot 2-as shown on said plan, Eighty-nine and 29/100 (89.29) feet;
NORTHEASTERLY	by land now or formerly of Maleitz Family Trust and Silver Circle, Ninety-five and 18/100 (95.18) feet;
SOUTHEASTERLY	by land now or formerly of Stangor, Eighty-two and 27/100 (82.27) feet.
SOUTHWESTERLY	by Cliff Street, Eighty-six and 39/100 (86.39) feet, to the point of beginning.

Containing 7,879 ± square feet according to said plan.

AFTER RECORDING, RETURN TO:

Kirk Reed
308 Lincoln Street
Revere, MA 02151

SALEM
DEEDS REG 10
ESSEX SOUTH
CANCELLED
03/14/07 21:23
00000018201
FEE \$547.20
CASH \$547.20

Page Two
Deed 3/14/07
Carriere to Read
82-90 Cliff St, Lynn

LOT 2:

NORTHWESTERLY by Lot 1 as shown on said plan, Eight-nine and 29/100 (89.29) feet;
SOUTHWESTERLY by land now or formerly of Malatz Family Trust, Ninety-seven and 28/100 (97.28 feet);
SOUTHEASTERLY by land now or formerly of Labrecque & Poile, Eighty-seven and 82/100 (87.82) feet; and
NORTHEASTERLY by Cliff Street as shown on said plan, to the point of beginning.

Containing 5,929 ± square feet of land according to said plan.

For grantors' title, see deed dated July 29, 2002, recorded in Essex South District Registry of Deeds on July 30, 2002 in Book 19000, Page 342.

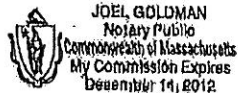
WITNESS our hands and seals this 14th day of March, 2007.

Michael T. Carriere
MICHAEL T. CARRIERE

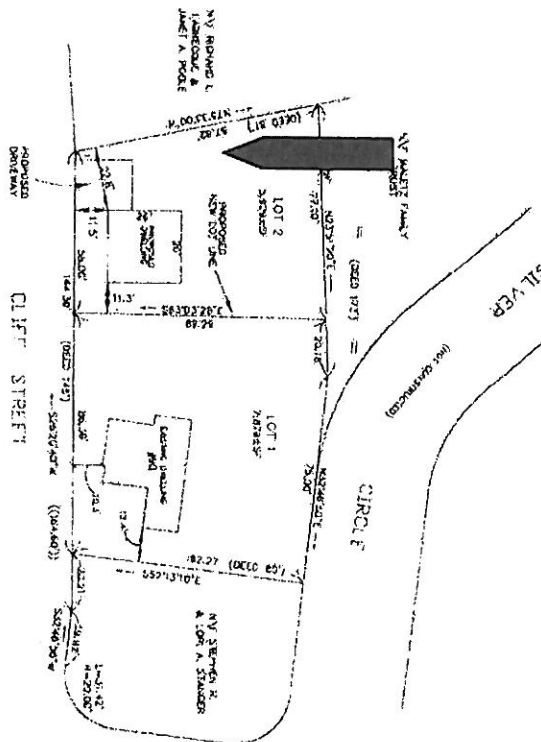
Vivian Carriere
VIVIAN CARRIERE

**COMMONWEALTH OF MASSACHUSETTS
ESSEX, ss.**

On this 14th day of March, 2007, before me, the undersigned notary public, personally appeared Michael T. Carriere and Vivian Carriere, who proved to me through satisfactory evidence of identification, which were Massachusetts drivers licenses, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose.



Joel Goldman
JOEL GOLDMAN, Notary Public
My Commission Expires: 12/14/12



45
369

PLAN BOOK 37 PLAN
SUBDIVISION
PLAN OF LAND
IN
LYNN, MASSACHUSETTS
DATE: 10/1/04
BY: [Signature]
CITY ENGINEER: [Signature]
CITY ENGINEER: [Signature]

PLAN BOOK 37 PLAN
SUBDIVISION
PLAN OF LAND
IN
LYNN, MASSACHUSETTS
DATE: 10/1/04
BY: [Signature]
CITY ENGINEER: [Signature]

PLAN BOOK 37 PLAN
SUBDIVISION
PLAN OF LAND
IN
LYNN, MASSACHUSETTS
DATE: 10/1/04
BY: [Signature]
CITY ENGINEER: [Signature]

PLAN BOOK 37 PLAN
SUBDIVISION
PLAN OF LAND
IN
LYNN, MASSACHUSETTS
DATE: 10/1/04
BY: [Signature]
CITY ENGINEER: [Signature]



PLAN BOOK 37 PLAN
SUBDIVISION
PLAN OF LAND
IN
LYNN, MASSACHUSETTS
DATE: 10/1/04
BY: [Signature]
CITY ENGINEER: [Signature]



PLAN BOOK 37 PLAN
SUBDIVISION
PLAN OF LAND
IN
LYNN, MASSACHUSETTS
DATE: 10/1/04
BY: [Signature]
CITY ENGINEER: [Signature]

PLAN BOOK 37 PLAN
SUBDIVISION
PLAN OF LAND
IN
LYNN, MASSACHUSETTS
DATE: 10/1/04
BY: [Signature]
CITY ENGINEER: [Signature]



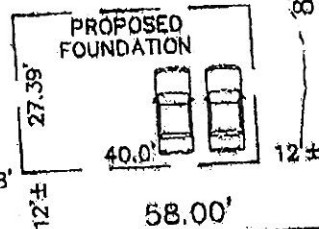
HIAM WEIZMANN
PARCEL ID 040-236-038

77.10'

LOT 2
5929± SF

Lot
#1
MICHAEL T. &
VIVIAN CARRIERE
PARCEL ID
040-236-045

RICHARD L. LABRECQUE
&
JANET A. POOLE
PARCEL ID
040-236-048



82 CLIFF STREET



LYNN, MASSACHUSETTS
PROPOSED FOUNDATION PLAN

PREPARED FOR:

ROBERT GILLETTE
82 CLIFF STREET

PARCEL ID 040-236-102

REID LAND SURVEYORS

365 CHATHAM STREET LYNN, MA 01902

SEPTEMBER 29, 2006 SCALE 1" = 20'

DEED REFERENCE:
BOOK 19000 PAGE 342
SUBDIVISION
PLAN BOOK 369 PLAN 45
R06-239
RWR

LYNN, MASSACHUSETTS
REID LAND SURVEYORS

12/04/06 WED 10:36 FAX 781.882.7855

12/04/2006 13:43 FAX 781.822.8882

PLEASE RETURN TO
VITALI LAW OFFICE
60 ANDREW ST.
LYNN, MA 01901

10

CITY OF LYNN ZONING BOARD OF APPEALS

NOTICE OF DECISION

Lynn Massachusetts

2003010760255 Bk:19947 Pg:423
01/07/2003 11:11:00 OTHER Pg 1/2

The board of Appeals after notice and public hearing held on December 3, 2002 at the

CITY HALL - HEARING ROOM, NO. 302 on Petition of:

Vivian Carriere - Petitioner, by her Attorney Samuel A. Vitali

To vary the application of the Zoning Ordinance by allowing:

the division of a lot of land in the R-2 General Residence District into two lots: Lot 1 with an existing single family thereon containing 7,879 square feet more or less; and Lot 2 with a single family to be constructed thereon containing 5,929 square feet, more or less and frontage of 58 feet (8852)

The property at: 90 CLIFF ST, LYNN, MA

Lynn has made the following decision:

XXXX - GRANTED FIVE (5) VOTES YES, UNANIMOUSLY

1/6/03
20 DAYS HAVING ELAPSED, AND
THERE HAS BEEN NO APPEAL FILED
IN THIS CITY CLERK'S OFFICE
AGAINST THIS DECISION.

John A. Volo (Sr)
John A. Volo, Chairman

A TRUE COPY ATTEST:

Mary F. Audley
CITY CLERK

NOTICE: Any person aggrieved by a decision of the board of appeals, whether or not previously a party to the proceeding, or any municipal officer or board, may appeal the superior court for the county in which the land concerned is situated, by filing a bill in equity within twenty days after the decision has been filed in the office of the city or town clerk. Notice of the filing with a copy of the bill in equity shall be given to such city or town clerk so as to be received within such twenty days. Gen. Laws, 40A, Sec. 17 as amended.

APPROXIMATE SCALE

1" = 100'

1" = 200'

1" = 400'

1" = 800'

1" = 1600'

1" = 3200'

1" = 6400'

1" = 12800'

1" = 25600'

1" = 51200'

1" = 102400'

1" = 204800'

1" = 409600'

1" = 819200'

1" = 1638400'

1" = 3276800'

1" = 6553600'

1" = 13107200'

1" = 26214400'

1" = 52428800'

1" = 104857600'

1" = 209715200'

1" = 419430400'

1" = 838860800'

1" = 1677721600'

1" = 3355443200'

1" = 6710886400'

1" = 13421772800'

1" = 26843545600'

1" = 53687091200'

1" = 107374182400'

1" = 214748364800'

1" = 429496729600'

1" = 858993459200'

1" = 1717986918400'

1" = 3435973836800'

1" = 6871947673600'

1" = 13743895347200'

1" = 27487790694400'

1" = 54975581388800'

1" = 109951162777600'

1" = 219902325555200'

1" = 439804651110400'

1" = 879609302220800'

1" = 1759218604441600'

1" = 3518437208883200'

1" = 7036874417766400'

1" = 14073748835532800'

1" = 28147497671065600'

1" = 56294995342131200'

1" = 112589990684262400'

1" = 225179981368524800'

1" = 450359962737049600'

1" = 900719925474099200'

1" = 1801439850948198400'

1" = 3602879701896396800'

1" = 7205759403792793600'

1" = 14411518807585587200'

1" = 28823037615171174400'

1" = 57646075230342348800'

1" = 115292150460684697600'

1" = 230584300921369395200'

1" = 461168601842738790400'

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1" = 1844674407370955161600'

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1" = 7378697629483820646400'

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1" = 236118324143482260684800'

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1" = 1888946593147858085478400'

1" = 3777893186295716170956800'

1" = 7555786372591432341913600'

1" = 15111572745182864683827200'

1" = 30223145490365729367654400'

1" = 60446290980731458735308800'

1" = 120892581961462917470617600'

1" = 241785163922925834941235200'

1" = 483570327845851669882470400'

1" = 967140655691703339764940800'

1" = 1934281311383406679529881600'

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1" = 15474250491067253436239052800'

1" = 30948500982134506872478105600'

1" = 61897001964269013744956211200'

1" = 123794003928538027489912422400'

1" = 247588007857076054979824844800'

1" = 495176015714152109959649689600'

1" = 990352031428304219919299379200'

1" = 1980704062856608439838598758400'

1" = 3961408125713216879677197516800'

1" = 7922816251426433759354395033600'

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1" = 64903710731685345356631204115251200'

1" = 129807421463370690713262408230502400'

1" = 259614842926741381426524816461004800'

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1" = 1038459371706965525706099265844019200'

1" = 2076918743413931051412198531688038400'

1" = 4153837486827862102824397063376076800'

1" = 8307674973655724205648794126752153600'

1" = 16615349947311448411297588253504307200'

1" = 33230699894622896822595176507008614400'

1" = 66461399789245793645190353014017228800'

1" = 132922799578491587290380706028034457600'

1" = 265845599156983174580761412056068915200'

1" = 531691198313966349161522824112137830400'

1" = 1063382396627932698323045648224275660800'

1" = 2126764793255865396646091296448551321600'

1" = 4253529586511730793292182592897102643200'

1" = 8507059173023461586584365185794205286400'

1" = 17014118346046923173168730371588410572800'

1" = 34028236692093846346337460743176821145600'

1" = 68056473384187692692674921486353642291200'

1" = 136112946768375385385349842972707284582400'

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