

Mortgagee's Sale of Real Estate

AUCTION

THURSDAY, DEC 15 at 10:00 am

157 SPOFFORD ROAD - BOXFORD, MA

**Contemporary Single Family Brick Home
2,962 +/- Sq Ft Living Space**

PROPERTY INFORMATION PACKET



Our firm has been hired by the Mortgagee and their attorney Chris Deorocki, Amesbury, MA to sell this single family home in the desirable Spofford Pond Area at public foreclosure auction.

**VIEWING: Drive by recommended.
Auction Day: Registration to take place 1 hr prior to sale**

John McInnis LLC
AUCTIONEERS • APPRAISERS

mcinnisauctions.com

76 Main Street - Amesbury, Ma 01913

800-822-1417 - MA LIC# 770

Table of Contents

Auctioneer's Disclaimer

Transmittal Letter

Property Details

Photo Page

Assessors Card

Mortgagee's Notice of Sale of Real Estate

Memorandum of Sale

Auctioneers Release Deed

MLC

Broker Participation

Auctioneer's Disclaimer

IMPORTANT INFORMATION FOR PROSPECTIVE BIDDERS

THE INFORMATION SET FORTH IN THIS PACKET IS BELIEVED
TO BE CORRECT. HOWEVER, THE MORTGAGEE
OF THIS PROPERTY AND JOHN MCINNIS AUCTIONEERS LLC
MAKE NO WARRANTIES OR GUARANTEES
AS TO THE ACCURACY OF THIS INFORMATION.

BUYER SHALL RELY ENTIRELY ON THEIR OWN INFORMATION,
JUDGEMENT AND INSPECTION OF THE PROPERTY AND RECORDS.

THIS PROPERTY IS TO BE SOLD ON AN AS IS,
WHERE IS BASIS, WITH ALL FAULTS

*THE AUCTIONEER HEREBY DISCLOSES HE/SHE IS ACTING SOLELY AS AN AGENT FOR THE
MORTGAGEE IN THE MARKETING, NEGOTIATIONS AND SALE OF THIS PROPERTY. THE
PURCHASER(S) AGREE THAT THE MORTGAGEE AND AUCTIONEER MAKE NO WARRANTIES OF
ANY KIND REGARDING THE USE, CONDITION OR VALUE OF THE PROPERTY.*

JOHN MCINNIS AUCTIONEERS LLC

Estates ♦ Auctions ♦ Real Estate ♦ Appraisals

76 Main Street - Amesbury, Massachusetts 01913
Phone 978.388.0400 - - Fax 978.388.8863

Dear Prospective Bidder,

Thank you for your inquiry on our upcoming Mortgagee's Sale of Real Estate Auction to be held on Thursday, December 15th at 10:00 am.

John McInnis Auctioneers LLC has been hired by Mortgagee and their attorney Chris Deorocki, Amesbury, MA to sell this home at public foreclosure auction

To be eligible to bid, at the time of registration you must present a \$10,000.00 deposit in a bank or certified check.

This property information packet has been assembled for your convenience.

Our staff is readily available to assist you with any questions you may have regarding the property or the auction process.

Thank you again for your interest in this property and we look forward to seeing you on the day of the auction. Registration will take place one hour prior to the auction.

Additional terms to be announced at the time of sale.

Sincerely,

John P. McInnis

John McInnis Auctioneers LLC
Ma License No 770

Property Details

Located in the desirable Spofford Pond Area

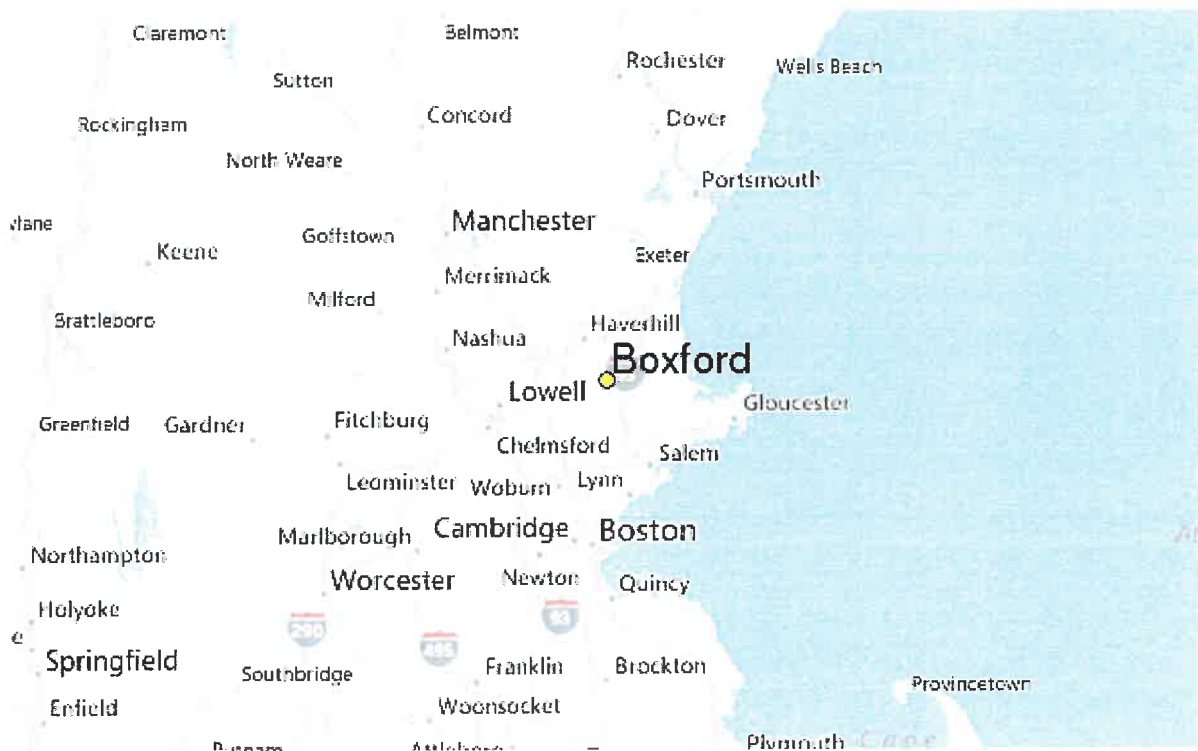
Country living just minutes to 133 and I95

Highly rated School System

Built in 1996 this home has 2,962 +/-sq ft
of living space

8 rooms, 4 bedrooms, 2 baths

Broker Participation Invited



All information contained was derived from reliable sources believed correct, but is not guaranteed.

Buyer shall rely entirely on their own judgment and inspection.

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

John McInnis Auctioneers is acting exclusively on behalf of Mortgagee/Seller in this transaction.



157 SPOFFORD RD

Location 157 SPOFFORD RD

Mblu 11/ 02/ 37/ 1

Acct#

Owner TILSTON NICHOLAS P

Assessment \$717,700

Appraisal \$717,700

PID 466

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2022	\$404,400	\$313,300	\$717,700
Assessment			
Valuation Year	Improvements	Land	Total
2022	\$404,400	\$313,300	\$717,700

Owner of Record

Owner TILSTON NICHOLAS P
Co-Owner TILSTON ELIZABETH
Address 157 SPOFFORD RD
 BOXFORD, MA 01921

Sale Price \$651,400
Certificate
Book & Page 33610/0250
Sale Date 10/16/2014
Instrument 00

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
TILSTON NICHOLAS P	\$651,400		33610/0250	00	10/16/2014
REID GREGORY	\$1		29792/0573	1A	09/22/2010
REID GREGORY TE	\$495,000		16222/0053	00	03/01/2000
LAI HO LING	\$365,000		14515/0418	00	12/31/1997
CONTE ROCCO	\$81,500		12814/0074	00	11/08/1994

Building Information

Building 1 : Section 1

Year Built: 1996

Building Photo

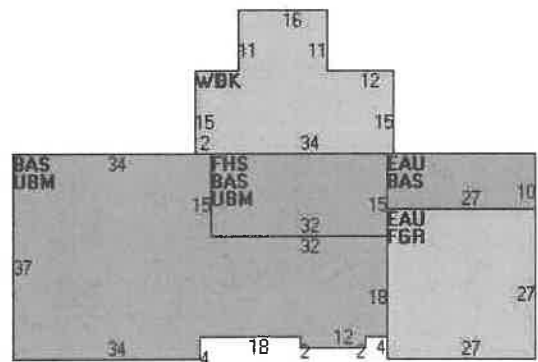
Living Area: 2,962
Replacement Cost: \$478,785
Building Percent Good: 83
Replacement Cost Less Depreciation: \$397,400



(https://images.vgsi.com/photos/BoxfordMAPhotos/\00\00\08\21.jpg)

Building Attributes	
Field	Description
Style:	Modern/Contemp
Model	Residential
Grade:	AVERAGE
Stories:	1 1/2 Stories
Occupancy	1
Exterior Wall 1	Brick Veneer
Exterior Wall 2	Clapboard
Roof Structure:	Gable/Hip
Roof Cover	Asph/F Gls/Cmp
Interior Wall 1	Drywall/Sheet
Interior Wall 2	
Interior Flr 1	Hardwood
Interior Flr 2	
Heat Fuel	Oil
Heat Type:	Hot Water
AC Type:	Central
Total Bedrooms:	4 Bedrooms
Total Bthrms:	3
Total Half Baths:	1
Total Xtra Fixtrs:	2
Total Rooms:	8 Rooms
Bath Style:	Average
Kitchen Style:	Modern
Num Kitchens	01
Cndtn	
Num Park	
Fireplaces	
Fndtn Cndtn	
Basement	

Building Layout



(https://images.vgsi.com/photos/BoxfordMAPhotos//Sketches/466_475.jpg)

Building Sub-Areas (sq ft)			Legend	
Code	Description	Gross Area	Living Area	
BAS	First Floor	2,674	2,674	
FHS	Half Story, Finished	480	288	
EAU	Attic, Expansion, Unfinished	999	0	
FGR	Garage, Finished	729	0	
UBM	Basement, Unfinished	2,404	0	
WDK	Deck, Wood	824	0	
		8,110	2,962	

Extra Features

Extra Features				Legend
Code	Description	Size	Value	Bldg #
FPL2	1.5 STORY CHIM	1.00 UNITS	\$5,800	1

VAC	CENT VAC	1.00 UNITS	\$1,200	1
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Land

Land Use

Use Code 1010
Description Single Fam MDL-01
Zone RA
Neighborhood
Alt Land Appr No
Category

Land Line Valuation

Size (Acres) 2.06
Frontage 0
Depth 0
Assessed Value \$313,300
Appraised Value \$313,300

Outbuildings

Outbuildings	<u>Legend</u>
No Data for Outbuildings	

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2022	\$404,400	\$313,300	\$717,700
2021	\$417,500	\$285,000	\$702,500
2020	\$388,700	\$285,000	\$673,700

Assessment			
Valuation Year	Improvements	Land	Total
2022	\$404,400	\$313,300	\$717,700
2021	\$417,500	\$285,000	\$702,500
2020	\$388,700	\$285,000	\$673,700

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue of the Default Judgment And Order Authorizing The Foreclosure Of A Mortgage By Entry and Sale issued by the Lawrence Superior Court in Docket # 2177 CV 0094 on May 14, 2021 and by virtue and in execution of the Power of Sale contained in a certain mortgage given by Nicholas P. Tilston and Elizabeth Tilston to Gregory Reid dated October 16, 2014 and recorded at the Essex South District Registry of Deeds at Book 33610, Page 271, 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 10 o'clock a.m. on the 15th day of December, 2022 on the mortgaged premises. This property has the address of 157 Spofford Road, Boxford, Massachusetts 01921. The premises to be sold are more particularly described as follows:

Description: Said property known as 157 Spofford Road, Boxford, Essex County, Massachusetts 01921. To wit:

The land with the buildings thereon, in Boxford, Essex County, Massachusetts, located on Spofford Road and being shown as Lot 2 on a Plan entitled "Plan of Land located in Boxford, MA prepared for John Keating Wilcox" dated March 30, 1981 by Frank C. Gelinias & Assoc., Inc., recorded with the Essex South District Registry of Deeds in Plan Book 165, Plan 22 and being more particularly bounded and described as follows:

Southwesterly by Spofford Road on several courses a total of Two Hundred Seventy-Six and 48/100 (276.48) feet;

Southeasterly by "Lot 3" on two courses a total distance of Five Hundred Thirty Seven and 37/100 (537.37) feet;

Northeasterly by "Lot 3" a distance of Eighty-Five (85) feet;

Northwesterly by "Lot 1" on two courses a total distance of Three Hundred Fifty Seven and 35/100 (357.35) feet;

Containing 2.00 acres, as shown on said Plan.

For title reference see deed of Gregory Reid recorded at Book 33610, Page 250

Terms of Sale: A deposit of ten thousand dollars (\$10,000.00) by certified or bank check will be required to be paid by the purchaser at the time and place of the sale as a deposit. To qualify to bid, potential bidders must demonstrate that they have the required deposit in hand. The successful bidder will be required to execute a Memorandum of Sale immediately after the close of the bidding. The balance is to be paid by certified or bank check at the Law Office of Christopher D. Deorocki within thirty (30) days from the date of sale. The successful bidder shall be responsible for payment of all recording fees, taxes, municipal liens, water and sewer assessments, and/or transfer stamps at the time of closing. An Auctioneer's Release Deed will be issued to purchaser, upon payment of the balance of the purchase price, within thirty (30) days of the auction. Additionally, and not by way of limitation, the sale shall be subject to and with the benefit of any and all tenants, tenancies, and/or occupants, if any. The Deed shall convey the premises subject to and with the benefit of all restrictions, easements, improvements, outstanding tax title, municipal or other public taxes, assessments, liens, or claims in the nature of liens, and existing encumbrances of record senior to the lien hereby being satisfied, whether or not reference to any such encumbrance or lien is made in the Deed. This sale is subject to any senior liens or encumbrances, including but not limited to outstanding municipal taxes, if any. No representation is or shall be made by the Seller as to if any such taxes are outstanding or the

amount outstanding, if any. Prospective Bidders should determine the status of outstanding municipal taxes, if any. 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. The Mortgagee reserves the right to bid at the sale, to reject any and all bids, to continue the same and to amend the terms of the sale by written or oral announcement made before or during the foreclosure sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's Attorney. A deed will be provided to purchaser for recording upon receipt in full of the purchase price. In the event of an error in this publication, the description of the premises contained in said mortgage shall control. In the event that the 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 foreclosure, the Mortgagee reserves the right but shall not be obligated to sell the property by foreclosure deed to the second highest bidder, providing that said second highest bidder shall deposit with the Mortgagee's attorney, 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. If the second highest bidder declines to purchase the within described property, the Mortgagee reserves the right to purchase the within described property at the amount bid by the second highest bidder. The foreclosure deed and the consideration paid by the successful bidder shall be held in escrow by The Law Office Of Christopher D. Deorocki (hereinafter called the "Escrow Agent") until the deed shall be released from escrow to the successful bidder at the same time as the considerations is released to the Mortgagee, whereupon all obligations of the Escrow Agent shall be deemed to have been properly fulfilled and the Escrow Agent shall be discharged. Other terms, if any, to be announced at the time and place of the sale.

Christopher D. Deorocki
Attorney for Gregory Reid
Law Office of Christopher D. Deorocki
21 Water Street
Amesbury, MA 01913
(978) 388-7430

MEMORANDUM OF SALE OF REAL PROPERTY AT AUCTION

Date: March 24, 2022, 157 Spofford Road, Boxford, Massachusetts

I hereby acknowledge to have this day purchased at sale at Public Auction of _____, Auctioneer, for the sum of _____ (\$ _____)

that certain real estate located at 157 Spofford Road, Boxford, Massachusetts 01921 in Essex County. Now or formerly of Nicholas P. Tilston and Elizabeth Tilston, and described in the Auctioneer's Notice of Sale hereto attached, to be conveyed by a good and sufficient Auctioneer's Release Deed, subject to restrictions, orders of conditions, easements, improvements, outstanding tax titles, municipal or other public taxes or assessments, federal or state tax liens, other liens or claims in the nature of liens and existing encumbrances of record which have priority over the lien being foreclosed upon, if there be any, including but not limited to, those encumbrances and liens specifically set forth in the printed notice of sale; outstanding water bills, water liens and water taxes, if any; violations, if any, of the state sanitary code or any other Federal, state or local statute, public health rule, or regulation as may be in force and effect; and rights of persons under the soldiers' and sailors' civil Relief Act of 1940; and further subject to any tenant or tenancies, if there be any, and all other matters provided for in M.G.L.c. 254, §§ 5 and 5A. I further acknowledge that I am purchasing the Unit "as is". I agree to comply with the terms of sale as stated by the Auctioneer and hereto annexed having paid Ten Thousand Dollars (\$10,000) as a non-refundable deposit, being agreeable to the terms of sale. A copy of the form of deed to be delivered is also hereto annexed.

The sum of _____ Dollars (\$ _____) in cash or certified check or bank check has been paid into the hands of the Auctioneer at the time and place of sale to bind the sale and to be forfeited to the use of the Seller in case the Purchaser shall fail to comply with the residue of the terms of sale, but a forfeiture of said sum shall not release the Purchaser of his liability under the contract. The balance of the purchase money is to be paid in cash or certified check or bank check in accordance with the terms of the sale.

An Auctioneer's Release Deed is to be delivered to Purchaser at the time and place of settlement, to wit: the office of Attorney Christopher D. Deorocki, 21 Water Street, Amesbury, Massachusetts 01913. It shall be the Purchaser's sole and exclusive duty to record any and all documents that may need to be recorded under common practice or by such standards of the Massachusetts Conveyancers Association or other applicable title standards. Said Auctioneer's Release Deed is to be delivered on _____ day of _____ 2022 at _____ am/pm.

No personal property of any nature is included in this contract of sale. Rents, interest, water rates and condominium common fees are to be settled on the date of delivery of the deed.

Prior to and at the time of this sale the following liens and encumbrances are known to exist with regard to this condominium unit:

A. Judgment Lien By virtue of a Judgment and Order of the Lawrence Superior Court (Docket no. 2177 CV 0094) in favor of Gregory Reid

B. The Deed

C. Municipal taxes, including sewer charges.

D. Massachusetts Department of Revenue lien.

D. All other recorded liens, if any.

I have read the above and agree to be bound by it and other terms of sale as well as the additional terms which are attached to this Memorandum.

PURCHASER: _____

The above sale is hereby confirmed.

AUCTIONEER: _____

AUCTIONEER'S RELEASE DEED

KNOW ALL MEN BY THESE PRESENT, that, pursuant to the

Default Judgment And Order Authorizing The Foreclosure Of A Mortgage By Entry And Sale of the Lawrence Superior Court, in and for the county of Essex, Commonwealth of Massachusetts, in the matter of Gregory Reid against Nicholas P Tilston and Elizabeth Tilston, bearing Docket Number 2177-CV-0094, a copy of said Judgment And Order is attached hereto and recorded herewith, I, John McInnis, Auctioneer, after advertising said sale as provided for in the aforesaid Judgment and Order, did sell at public auction all the right, title and interest of: 157 Spofford Road, Boxford, Massachusetts, 01921 as owned by the Defendants, Nicholas P Tilston and Elizabeth Tilston.

for consideration of \$ _____, subject to any outstanding encumbrances of record and any outstanding municipal taxes and filed liens for taxes, if any, granting such to:

Thereby releasing to said Grantee such right, title and interest as is permitted to be granted under said Judgment And Order with respect to 157 Spofford Road, Boxford, Massachusetts, 01921.

The premises to be sold are more particularly described as follows:

Description: Said property known as 157 Spofford Road, Boxford, Essex County, Massachusetts 01921.

To wit:

The land with the buildings thereon, in Boxford, Essex County, Massachusetts, located on Spofford Road and being shown as Lot 2 on a Plan entitled "Plan of Land located in Boxford, MA prepared for John Keating Wilcox" dated March 30, 1981 by Frank C. Gelinas & Assoc., Inc. recorded with the Essex South District Registry of Deeds in Plan Book 165, Plan 22 and being more particularly bounded and described as follows:

Southwesterly by Spofford Road on several courses a total of Two Hundred Seventy Six and 48/100 (276.48) feet;

Southeasterly by "Lot 3" on two courses a total distance of Five Hundred Thirty Seven and 37/100 (537.37) feet;

Northeasterly by "Lot 3" a distance of Eighty-Five (85) feet;

Northwesterly by "Lot 1" on two courses a total distance of Three Hundred Fifty Seven and 35/100 (357.35) feet;

Containing 2.00 acres, as shown on said Plan.

For title reference see deed of Gregory Reid recorded at Book 33610, Page 250

For my right to convey said title see the Judgment And Order hereinabove referred to.

Meaning and intending to convey and hereby conveying the same premises conveyed by Deed of Gregory Reid to Nicholas P. Tilston and Elizabeth Tilston dated October 16, 2014 and recorded with the Essex North Registry of Deeds in 33610, Page 250.

WITNESS my hand and seal this _____ day of March, 2022.

John McInnis, Auctioneer

COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

March , 2022

Then personally appeared before me the above-named John McInnis and having provided satisfactory evidence of identity, to-wit his driver's license, and acknowledged that he/she executed this Instrument as his/her own free act and deed before me:

Notary Public/Justice of the Peace
My commission expires:

State Tax Form 290
Certificate: 5848
Issuance Date: 02/17/2022

MUNICIPAL LIEN CERTIFICATE
Town of Boxford
COMMONWEALTH OF MASSACHUSETTS

Requested by LAW OFFICE OF CHRISTOPHER D. DEOROCKI, E
21 WATER STREET
AMESBURY, MA 01913

DESCRIPTION OF PROPERTY

Parcel ID: 11-02-37

157 SPOFFORD RD
TOWN OF BOXFORD

TILSTON NICHOLAS P
TILSTON ELIZABETH
157 SPOFFORD RD
BOXFORD

MA 01921

Land area : 2.06 AC
Land Value : 313,300
Impr Value : 404,400
Land Use : 0
Exemptions : 0
Taxable Value: 717,700

Deed date: 10/16/2014 Book/Page: 33610/0250
Class: 1010-RESIDNTL

FISCAL YEAR	2022	2021	2020
DESCRIPTION			
COMMUNITY PRESERVATION SURC	\$282.04	\$289.38	\$278.30
REAL ESTATE TAX	\$10,923.39	\$11,247.03	\$10,893.73
TOTAL BILLED:	\$11,205.43	\$11,536.41	\$11,172.03
Charges/Fees	\$.00	\$.00	\$.00
Abatements/Exemptions	\$.00	\$.00	\$.00
Payments/Credits	-\$8,544.50	-\$11,536.41	-\$11,172.03
Interest to 02/17/2022	\$.00	\$.00	\$.00
TOTAL BALANCE DUE:	\$2,660.93	\$.00	\$.00

The tax rate for FY 2022 is \$15.22/M. The first two quarters were payable in two equal installments on 8/2/2021 and 11/1/2021.

The 3rd quarter tax amount was due on 2/1/2022 and the 4th quarter tax amount will be due on 5/2/2022.

Community Preservation Tax is assessed at a rate of 3% with a \$100,000.00 residential exemption.

I have no knowledge of any other amount that constitutes a lien.


ELLEN S. GUERIN
COLLECTOR OF TAXES

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

John McInnis LLC

AUCTIONEERS • APPRAISERS

AN INVITATION TO ALL LICENSED REAL ESTATE BROKERS AND SALESPERSONS

Mortgagee's Sale of
Real Estate

AUCTION

157 SPOFFORD ROAD
BOXFORD, MA

THURS, DEC 15 at 10 am



John McInnis Auctioneers LLC has been hired by The Mortgagee to offer this Contemporary Brick Single Family Home at public foreclosure auction.

John McInnis Auctioneers LLC will offer a ONE PERCENT (1%) commission to any Licensed Broker or Salesperson who has procured a Buyer through his or her own efforts.

***Remember you must pre-register, (48 HOURS prior to the sale)
your bidder and complete a Broker's Participation Form to be eligible for the commission.*



For complete terms, please call our gallery for further details at 978-388-0400 or email us at mcinnisauctions@yahoo.com

www.mcinnisauctions.com

76 Main St - Amesbury, MA 01913 – Ma Lic#770



76 Main Street – Amesbury, MA 01913
978-388-0400 – mcinnisauctions@yahoo.com

BUYER’S BROKER REGISTRATON FORM

AUCTION ADDRESS: 157 SPOFFORD ROAD – BOXFORD, MA

AUCTION DATE: THURSDAY, DECEMBER 15, 2022 at 10:00 am

BUYER BROKER FEE: 1%

Broker/Salesperson: _____
License No: _____
(attach copy of Real Estate License): _____ State of Issue: _____ Expiration: _____
Company Name: _____
Address: _____
Telephone Number: _____
Fed ID Number: _____

Client Name: _____
Address: _____
Telephone Number: _____
Property Address: _____
Opening Bid Amount: _____

I will attend a scheduled preview, if any and the auction along with my client who will register to bid on the day of auction. It is my understanding that a fee will be paid to the above listed Real Estate Agency should my client be the successful bidder, pays for and closes on the property and I have registered them at least **forty-eight (48) hours** prior to the day of auction. No oral registrations will be accepted. (Please note that principals are excluded from this program.)

I am representing my client, the Buyer, and not the Seller. Further, I shall hold harmless and indemnify John McInnis Auctioneers, and the Seller from any and all claims, costs, or expenses, including reasonable attorney’s fees, which may arise out of any actions or inaction’s or representations made by me in connection with the sale of this property. I agree that only the first registration of a prospective client will be accepted and honored.

A prospective bidder that has previously been in contact with John McInnis Auctioneers or the Seller concerning the subject property will not be eligible as a client for any broker or salesperson.

THERE WILL BE NO EXCEPTIONS TO THESE BROKER REQUIREMENTS.

In addition to my signature below, please find the signature of my client, indicating that they have seen and agreed to the above.

Witness

Broker/Salesperson Date

Accepted John McInnis Auctioneers

Client Date

MORTGAGEE'S SALE OF REAL ESTATE AUCTION

*Contemporary Single Family Brick Home
2,962 +/-sq ft of living space, on over 2 acres of land*

**THURS, DEC 15th at 10:00 am
157 Spofford Rd - Boxford, MA**

**Desirable Spofford Pond Area
Minutes to 133 and I95
8 rooms, 4 bedrooms, 2 baths
Broker Participation Invited**

TO BE SOLD TO THE HIGHEST BIDDER!

John McInnis LLC
AUCTIONEERS • APPRAISERS

Terms And More Info:
mcinnisauctions.com
800-822-1417
Ma Lic# 770