



PROPERTY INFORMATION PACKET
MORTGAGEE'S SALE OF REAL ESTATE

AUCTION

THURS, OCT. 18TH AT 10 A.M.

52 ALISON DRIVE ~ SEABROOK, NH



MANUFACTURED HOME ON .98 ACRES OF LAND

1,466 +/- sq. ft. of Living Space

For more info: mcinnisauctions.com



Registration Auction Day:
1 hr. prior to sale
NH LICENSE # 2182

Table of Contents

Disclaimer

Transmittal Letter

Buyer Benefits

Legal Notices:
Notice of Mortgagee's Foreclosure Sale
of Real Estate

Tax Statement

Property Record Card

Auctioneer's Disclaimer

IMPORTANT INFORMATION FOR PROSPECTIVE BIDDERS

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

BUYERS 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'S 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

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 Foreclosure Sale of Real Estate Auction to be held on Thursday, October 18th @10 am. John McInnis Auctioneers has been hired by The Newburyport Five Cents Savings Bank and their attorney, Connelly and Connelly to offer this 1,466 +/- sq. ft. manufactured home on .98 acres of land at public foreclosure auction.

To be eligible to bid, at the time of registration you must present a (\$10,000.00), Ten Thousand dollar 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

John P. McInnis
John McInnis Auctioneers

BUYER BENEFITS

***1,466 +/- sq ft Living Space**

***Located on it's own Land**

***Three Bedrooms - Two Baths**

****Close to Major Highways, Beaches and Shopping**

***45 Minutes North of Boston**

***15 Minutes South of Portsmouth**

***Legal Reference: 2789/1085**

Notice of Mortgagee's Foreclosure Sale of Real Estate

Pursuant to the Mortgage from Santa Dora Kirby (the "Mortgagor") to Newburyport Five Cents Savings Bank (the "Mortgagee"), dated June 28, 2007 and recorded in the Rockingham County Registry of Deeds (the "Registry") at Book 4829, Page 463 (the "Mortgage"), and pursuant to the remedies set forth in the Mortgage and N.H. RSA 479:25, the Mortgagee, for breach of the conditions of the Mortgage and other loan documents secured thereby, and pursuant to the power of sale contained in the Mortgage, shall foreclose upon and sell the real property at PUBLIC AUCTION ON October 18, 2012 AT 10:00 A.M. TO BE HELD AT THE PREMISES LOCATED AT: 52 Alison Drive, Seabrook, County of Rockingham, State of New Hampshire, as further described as follows ("the Mortgaged Premises"):

All that certain property situated in Seabrook, County of Rockingham, and State of New Hampshire being more particularly described in a deed recorded in Book 2422 at Page 597 among the land records of the County set forth above.

Known as: 52 Alison Drive

1. Premises to be sold and conveyed subject to and with the benefit of all rights, rights of way, restrictions, easements, covenants, liens or claims in the nature of liens, improvements, public assessments, any and all unpaid taxes, tax titles, tax liens, water and sewer liens and any other municipal assessments or liens or existing encumbrances, whether or not of record, having priority over said mortgage, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the deed.

2. All property shall be conveyed "AS IS, WHERE IS". Mortgagee makes no warranties or representations of any kind in connection with the property and/or any rights which may be conveyed with the property. In particular, and without limiting the foregoing, Mortgagee makes no warranty or representation regarding the title to the property; the current status or performance of any leases; the accuracy of any statement as to the boundaries, acreage or frontage; the habitability of any structures; the condition of any wells or septic systems; the availability of any utilities, access, income potential, rental or income information; compliance of the property with applicable zoning or other land use laws or regulations; or the existence or non-existence of hazardous material, asbestos, radon, lead paint or other health hazards. MORTGAGEE EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. MORTGAGEE EXPRESSLY DISCLAIMS ALL WARRANTIES REGARDING TITLE TO ANY PERSONALTY. Risk of loss between the auction and closing shall be entirely on the successful bidder. Any warranty or representation made by any auctioneer or other person is not binding on Mortgagee. Mortgagee is expressly not responsible for any security deposits not in its possession.

3. Only qualified bidders may register to bid. In order to register to bid, such bidder shall tender to the auctioneer a certified check, or other form of payment satisfactory to the Mortgagee, in the amount of Ten Thousand Dollars (\$10,000.00) as the deposit. The deposits tendered by unsuccessful bidders shall be endorsed over and returned to them at the conclusion of the foreclosure auction. The deposit tendered by the successful bidder (the "Deposit") is non-

refundable upon the lowering of the gavel. If the successful bidder neglects or refuses, for any reason, to execute the Memorandum of Sale, the Deposit shall be retained by Mortgagee.

4. The successful bidder shall be required to execute a Memorandum of Sale at the conclusion of the auction. Copies of the Memorandum of Sale can be obtained from the undersigned prior to the auction. Closing shall occur within thirty (30) days of the date of the auction, time being of the essence. At Closing the Mortgagee shall deliver its Foreclosure Deed and Affidavit of the acts undertaken by it pursuant to N.H. RSA 479:26, and the Purchaser shall pay the balance of the purchase price to Mortgagee by certified check or wire transfer. The successful bidder shall be responsible for 100% of the New Hampshire real estate transfer tax. There shall be no pro ration of real estate taxes, rents, fuel or any other item of expense or income. Failure of the successful bidder to close the sale, for any reason whatsoever, other than failure of Mortgagee to deliver its Foreclosure Deed and Affidavit, shall result in forfeiture of the Deposit as liquidated damages.

5. The successful bidder shall not be responsible for any fees due to the auctioneer. However, the successful bidder shall be responsible for any real estate commission or finder's fee due and payable to any other person and in no event shall Mortgagee or any of its agents be responsible for such fees or commissions.

6. The Mortgagee hereby reserves the right to (i) cancel the sale, (ii) postpone the sale one or more times to a date certain by announcement made prior to or at the time of the sale without further public notice, (iii) bid at and purchase the mortgaged property, (iv) reject any and all bids, (v) change the terms of sale stated in this notice by oral or written announcement made at any time before or during the auction sale and such changes shall be binding upon all bidders, and (vi) waive the reading of all or portions of the notice of the sale provided that copies of this notice are made available to bidders at the time and place of sale.

7. The Mortgagee, in its sole discretion, reserves the option to accept back-up foreclosure bids. If the successful bidder fails to complete the purchase of the mortgaged premises as provided in the aforementioned Memorandum of Sale, the Deposit shall be retained by the Mortgagee as liquidated damages, and the Mortgagee may sell the mortgaged premises to the party submitting the next highest bid at the auction sale, or to sell the mortgaged premises to itself at such next highest bid.

8. Pursuant to RSA 479:25, the Mortgagor is notified as follows:

YOU ARE HEREBY NOTIFIED THAT YOU HAVE A RIGHT TO PETITION THE SUPERIOR COURT FOR THE COUNTY IN WHICH THE MORTGAGED PREMISES ARE SITUATED, WITH SERVICE UPON THE MORTGAGEE, AND UPON SUCH BOND AS THE COURT MAY REQUIRE, TO ENJOIN THE SCHEDULED FORECLOSURE SALE.

9. For more information about the Premises, please call McInnis Auctioneers at 978-388-0400.

Dated at Newburyport, Massachusetts, this 20th day of September, 2012.

Newburyport Five Cents Savings Bank
By its attorney,
Connolly & Connolly
P.O. Box 332
51 Green Street
Newburyport, MA 01950

TOWN OF SEABROOK

PO BOX 476, SEABROOK, NH 03874

1st Tax Bill

Tax Year	Prop ID	Bill Date	Map/Parcel No
2012	227	5/07/2012	2-63
Town Rate		2.86	Assessed Valuation
Local School Rate		2.315	Land: 103,900
State School Rate		1.33	Building: 71,300
County Rate		0.435	Curr Use: 0
Beach Precinct Rate		0	Oth Val: 0
TOTAL RATE		6.94	Tot Value: 175,200 Area: 0.98

MAIL TO: SEABROOK TAX COLLECTOR
PO BOX 476
SEABROOK, NH 03874

Lillian L. Knowles, Tax Collector (603) 474-9881

Tax Calculations	
Gross Value	\$175,200.00
Exemptions	
Net Value	\$175,200.00

Taxpayer's Name and Address Bill #: 81423

**KIRBY SANTA DORA
52 ALISON DR
SEABROOK, NH 03874**

TAX	\$1,216.00
Veteran Credit	\$250.00
1ST BILL TAX	\$966.00
Pre Payments	
TAX DUE	\$966.00

Property Location: 52 ALISON DR

SEE REVERSE SIDE FOR TAXPAYER RIGHTS & FURTHER INFORMATION

12.00 % APR Interest Charged After 7/02/2012

TOWN OF SEABROOK

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TOWN OF SEABROOK

PO BOX 476 SEABROOK, NH 03874

RESIDENTIAL WATER & SEWER BILL

Acct# 098750

Service Location: 52 ALISON DR

KIRBY SANTA DORA

52 ALISON DR
SEABROOK, NH 03874

Description Charges

Water 0.300/1000	1.50
Water 0.800/1000	0.47
Sewer 0.300/1000	1.50
Sewer 0.800/1000	0.47
Service Charge	30.00

Meter#	Prev. Read	Cur. Read	Usage
57883215	144737	150320	5,583

0.00
0.00

Total Current Charges: 33.94

Past Due 33.20

Total Due 67.14

Total Usage: 5,583

Bill#	Bill Date	Due Date	Map/Lot
00070167	7/30/2012	8/29/2012	2-63

Billing Period

4/02/2012 through 7/03/2012

2012 RESIDENTIAL QUARTERLY METERED BILLINGS FOR APR-MAY-JUNE 2012
NOTICE: As of January 1, 2012 a new tier rate billing system has become effective for all residential accounts.

An interest Charge of 12% will be added to all unpaid balances that are not paid by the DUE DATE ON THE BILL.
Please call the Tax Office at 603-474-9881 for up to date interest charges for any unpaid bills.

Make Checks Payable to: Seabrook Water Dept. Mail Payments To: Tax Office, P O Box 476, Seabrook NH 03874.

Payments can be taken at the Town Hall Tax Office (603) 474-9881. Hours are Monday-Friday 9am to 12:30pm & 1:00pm to 4:00pm. When paying your bill at the Tax Office, please bring the entire bill if a receipt is needed.

Seabrook Water Dept. (603) 474-9921. Hours are Monday-Friday 7:00am to 12:30pm & 1:00pm to 3:00pm.

Board of Selectmen/Water Commissioners

Brendan F. Kelly, Chairman
Aboul B. Khan
Edward J. Hess, Jr.

TOWN OF SEABROOK

PO BOX 476 SEABROOK, NH 03874

RESIDENTIAL WATER & SEWER BILL

Bill#	Bill Date	Due Date	Map/Lot
00070167	7/30/2012	8/29/2012	2-63

Description Charges

Water	1.97
Sewer	1.97
Service Charge	30.00

Reading Date	Prev Reading	Cur Reading	Usage
7/03/2012	144737	150320	5,583

Total Current Charges 33.94

Past Due 33.20

Total Due 67.14

Service Location	Account#
52 ALISON DR	098750

KIRBY SANTA DORA

52 ALISON DR
SEABROOK, NH 03874

9/24/2012

Utility Billing Statement

Town of Seabrook

KIRBY SANTA DORA

52 ALISON DR
SEABROOK, NH 03874

Service Location: 52 ALISON DR Acct#: 098750

A/R	Bill#	Bill Date	Due Date	Amt Billed	Balance	Interest 9/24/2012	PerDiem	Cost	Amt Due
S	66183	04/27/2012	05/28/2012	1.60	1.60	0.06	0.0005	0.00	1.66
W	66183	04/27/2012	05/28/2012	1.60	1.60	0.06	0.0005	0.00	1.66
SC	66183	04/27/2012	05/28/2012	30.00	30.00	1.18	0.0099	0.00	31.18
S	70167	07/30/2012	08/29/2012	1.97	1.97	0.02	0.0006	0.00	1.99
W	70167	07/30/2012	08/29/2012	1.97	1.97	0.02	0.0006	0.00	1.99
SC	70167	07/30/2012	08/29/2012	30.00	30.00	0.26	0.0099	0.00	30.26
Utility Billing Total Due					67.14	1.60	0.0220	0.00	68.74

CURRENT OWNER	TOPO	UTILITIES	STRT/ROAD	LOCATION	CURRENT ASSESSMENT	PREVIOUS ASSESSMENTS (HISTORY)
KIRBY SANTA DORA					RESIDENTL RES LAND RESIDENTL	70,400 103,900 900
52 ALISON DR					1030 1030 1030	70,400 103,900 900
SEABROOK, NH 03874						2234 SEABROOK, NH
Additional Owners:						
Other ID:	Type # Bldgs # Res Unit # Com Unit GIS ID: 2-63-0	01 1 1 1	# Ind Unit Res Mail Lbl YES Trust Life Estate Precinct M-BMP			

RECORD OF OWNERSHIP	BK-VOL/PAGE	SALE DATE	WT	SALE PRICE	VC	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
KIRBY SANTA DORA	JTROS	11/02/1989	U	0	1U	2011	1030	70,400	2010	1010	91,500	2009	1010	150,000
KIRBY DONALD T & SANTA DORA		04/21/1989	U	0	1V	2011	1030	103,900	2010	1010	138,000	2009	1010	700
ANNESE MARY A		09/21/1982	Q	39,000	00	2011	1030	900	2010	1010	700	2009	1010	700
TOWN OF SEABROOK-SEWER EASEMENT		09/01/0993	U		2A	2011	1030							
Total:												175,200	230,200	242,200

EXEMPTIONS	Amount	Code	Description	Number	Amount	Comm. Int.	
VC		Veterans Credit		0	500	0	
Total:							500

OTHER ASSESSMENTS	Code	Description	Number	Amount	Comm. Int.	
VC	Veterans Credit		0	500	0	
Total:						500

ASSESSING NEIGHBORHOOD	NBHD/SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
W2/A					
NOTES					
P.S FILE 1455B					
1989 CRYSTAL VALLEY					
SER #HY6028216AB13293					

REAR LOCKED=ESTIMATED	P.S FILE 1455B	1989 CRYSTAL VALLEY	SER #HY6028216AB13293

BUILDING PERMIT RECORD									
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	

LAND LINE VALUATION SECTION																	
B Use # Code	Use Description	Zone	Frontage	Depth	Units	Unit Price	I Factor	S Disc	C Factor	ST. Idx	S.I. Adj.	Notes-Adj	Rec Y/N	CU Cond	Special Pricing	Adj. Unit Price	Land Value
1	1030 Man. Housing	RUR			42,600	SF	2.44	1.00000	5	1.0000	1.00	50	1.00	N	0.000	2.44	103,900

VISIT/CHANGE HISTORY									
Date	Type	IS	ID	Cd	Purpose/Result				
08/04/2011			VA	15	Field Review				
08/27/2010			SU	10	STAT UPDATE				
06/16/2010			MS	09	Cyclical Review				
07/24/2009			SU	02	STAT UPDATE				
05/12/2000			NR	02	Measur+-2Vist				

Total Card Land Units: 0.98 AC										Parcel Total Land Area: 0.98 AC									
Total Land Value:										103,900									



CONSTRUCTION DETAIL			CONSTRUCTION DETAIL (CONTINUED)		
Element	Cd	Ch. Description	Element	Cd	Ch. Description
Style	103	Mobile Home DW			
Model	01	Residential			
Grade	03	Average			
Stories	1	1 Story			
Occupancy	1	Vinyl Siding			
Exterior Wall 1	25				
Exterior Wall 2					
Roof Structure	03	Gable/Hip			
Roof Cover	03	Asph/F Gls/Comp			
Interior Wall 1	05	Drywall/Sheet			
Interior Wall 2					
Interior Flr 1	14	Carpet			
Interior Flr 2					
Heat Fuel	02	Oil			
Heat Type	04	Forced Air-Duc			
A/C Type	01	None			
Total Bedrooms	03	3 Bedrooms			
Total Bathms	2				
Total Half Baths	0				
Total Xtra Fixtrs	0				
Total Rooms	5	5 Rooms			
Bath Style	02	Average			
Kitchen Style	02	Average			
Location					
MHP	20	Own Land			

OB-OUTBUILDING & YARD ITEMS(D) / X-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descrip1	V/B Units	Unit Price	Yr	Gde	Dep Rt	Chd	%Chd	Appr Val
SHD1	Shed Wood	L		91	12.00	2000	0	0	50	500	
SHD1	Shed Wood	L		64	12.00	2000	0	0	50	400	

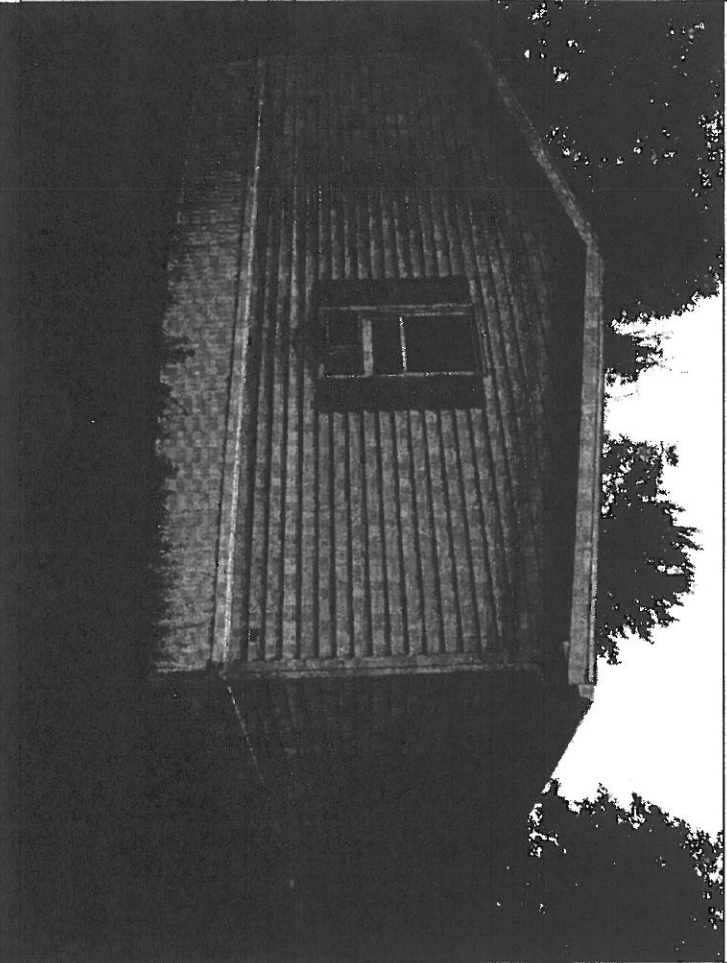
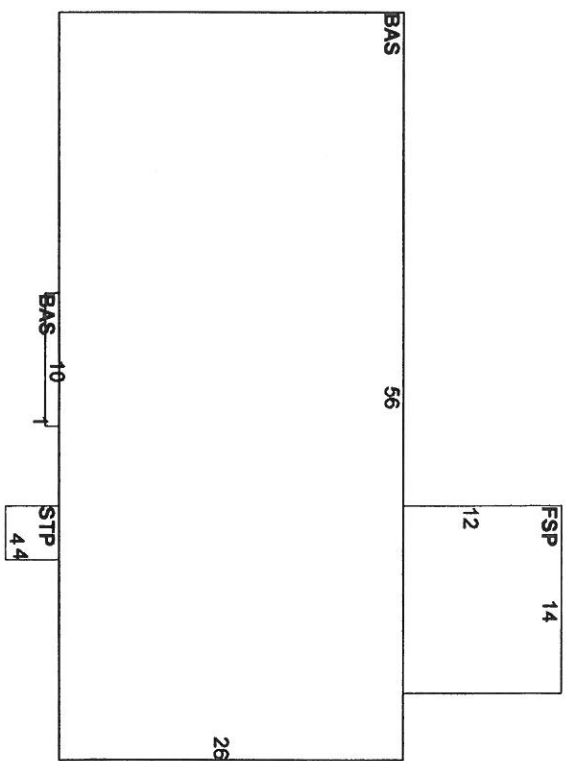
BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,466	1,466	1,466	47.69	69,914
FSP	Porch, Screen, Finished	0	168	42	11.92	2,003
STP	Sloop	0	16	0	0.00	0
Ttl Gross Liv/Lease Area:		1,466	1,650	1,508		81,917

MIXED USE	
Code	Description
1030	Man. Housing
	Percentage
	100

COST/MARKET VALUATION

Adj. Base Rate:	47.69
Net Other Adj:	71,917
Replace Cost	10,000.00
AYB	81,917
EYB	1,989
Dep Code	1997
Remodel Rating	A
Year Remodeled	
Dep %	50
Functional Obslnc	0
External Obslnc	0
Cost Trend Factor	1
Condition	
% Complete	86
Overall % Cond	
Apprais Val	70,400
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	



MORTGAGEE'S SALE OF REAL ESTATE AUCTION

MANUFACTURED HOME ON .98 ACS OF LAND!

52 ALISON DRIVE ~ SEABROOK, NH

TO BE SOLD TO THE HIGHEST BIDDER

Thursday, October 18th @ 10 am

PREVIEWS:

Drive By Recommended • Auction Day: 1 hr prior to sale

NH Lic# 2182

FOR MORE TERMS AND MORE INFO:

mcinnisauctions.com

800-822-1417

*GREAT OPPORTUNITY FOR
FIRST TIME HOME BUYERS!*

5 Rooms – 3 Bedrooms – 2 Bath

1466 sq ft of living space • Legal Reference: 2789/1085

John McInnis

AUCTIONEERS • APPRAISERS