

John McInnis

AUCTIONEERS • APPRAISERS

Real Estate

Auction

To Settle an Estate

Estate of Winford Nowell

1950's Single Family Home

1524 +/- sq ft Living Space and situated on .57 +/- acres
With partially finished walk out basement and two car garage

PROPERTY INFORMATION PACKET



**8 ROLLINS STREET
GROVELAND, MA**

**FRIDAY, AUGUST
28TH at 2:00 pm**

*To be sold to the highest bidder subject to
confirmation of the Trustee*

Assessed at \$384,000

7 Rooms – 3 Bedrooms – Fireplace

2 Car Garage – Walk out Basement awaits your renovation!

Minutes from Shopping, Restaurants, the Merrimack River, Downtown Haverhill,
Commuter Trains

Mass License #770 – 978-388-0400 – mcinnisauctions@yahoo.com

Broker Participation Invited

mcinnisauctions.com

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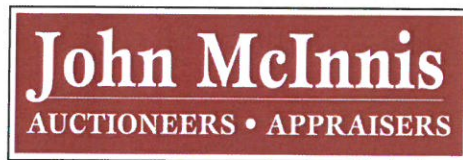
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**IMPORTANT INFORMATION FOR
PROSPECTIVE BIDDERS**

AUCTIONEER'S DISCLAIMER

THE INFORMATION SET FORTH IN THIS PACKET IS BELIEVED TO BE CORRECT AND IS BEING MADE AVAILABLE FOR INFORMATION PURPOSES ONLY. THE **SELLER** 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, JUDGMENT 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 ARE ACTING SOLELY AS AN AGENT FOR THE SELLER IN THE MARKETING, NEGOTIATIONS AND SALE OF THIS PROPERTY. THE PURCHASER(S) AGREE THAT THE SELLER'S AND AUCTIONEER MAKE NO WARRANTY OF ANY KIND REGARDING THE CONDITION OR VALUE OF THE REAL OR PERSONAL PROPERTY.



Dear Prospective Bidder,

Thank you for your inquiry on our upcoming On Site Real Estate Auction.

John McInnis Auctioneers is proud to offer this **1950's Single Family Home in Groveland, Massachusetts** at public auction which will be held on **Friday, August 28th at 2:00 p.m.**

The Trustee has chosen auction, the accelerated method of marketing to sell this home because of their faith in the quick and simple process of selling real estate at auction. Their decision allows you to set the market price for this wonderful property with your bid. You will buy the property at the lowest possible price by bidding one increment higher than the competition. What an opportunity!

As you know the property is being sold "as is, where is, with all faults", be sure to attend the scheduled "open house" preview, as it will allow you to view the property and answer any questions you may have. Open Houses for this auction have been scheduled for **Monday, August 17th and August 24th from 12-5 pm or by appointment**. Please note due to the current Covid pandemic, we practice strict safety measures. Social Distancing will be in place and masks must be worn to enter the property. We thank you for your understanding during these very trying times.

The property is being sold subject to the high bid being approved by the Trustee. Remember, this is not a foreclosure sale. When you purchase this home you receive clear marketable title.

Please remember to have the **\$10,000 certified deposit check, made out to yourself** and bring it with you to the auction. You must show the check at registration in order to receive a Bidder Number. You must have a Bidder Number in order to participate in this open, outcry auction. The sale is not contingent upon your ability to acquire mortgage financing. We encourage you to pre-qualify yourself with a lender before the auction. This will help you to bid with confidence. Enclosed is a Sample Purchase and Sale Agreement for you and your attorney to review. There can be no changes made to the Agreement. Please read the terms in regards to the additional auction deposit if you are the high bidder.

This information packet has been assembled for your convenience. Our experienced staff is readily available to assist you with any questions you may have regarding the property or the auction process. We welcome your calls. We look forward to seeing you at the auction and good luck with your bids!!

Sincerely,

John
John P. McInnis

Real Estate Auction

To Settle an Estate



FRI, AUG 28TH at 2:00 pm

1950's Single Family Home

1524 +/- sq ft Living Space

Situated on .57 +/- acres Landscaped Lot

Assessed at \$384,000

OPEN HOUSES:

Monday, August 17th and August 24th from 12-2 pm

mcinnisauctions.com

Broker Participation Invited

John McInnis
AUCTIONEERS • APPRAISERS

800-822-1417

mcinnisauctions@yahoo.com – MA LIC#770 MASKS REQUIRED

Real Estate Auction

Terms of Sale:

*A deposit of Ten thousand dollars (\$10,000.00) must be presented in cash or bank check. Balance of the deposit to equal 10% of the high bid due in 3 business days.
Balance in 45 days.*

- A.** Make the certified deposit check payable to yourself. If you are the successful bidder, you will endorse the check to John McInnis Auctioneers, Escrow Agent.

- B.** Closing will take place on or before **45 days** from the auction unless otherwise agreed upon by Seller, in writing.

- C.** The property is being sold “**as is, where is, with all faults**”. We encourage you to attend the preview showing and thoroughly inspect the property. You must to rely on your own inspection and judgment when bidding on this property.

- D.** Auction is subject to confirmation of the high bid by the Trustee.

- E.** The property is **NOT** being sold with a financing contingency, so we recommend that you pre-qualify yourself with your lending institution before bidding at the auction sale. This will allow you to bid with confidence!

- F.** Items left on the premises are considered abandoned by the owner and will be the responsibility of the buyer on auction day.

TERMS & CONDITIONS OF SALE

1. Auctioneer is John McInnis Auctioneers, 76 Main Street, Amesbury, Massachusetts. **Massachusetts Auctioneer's License #770.**
2. The Seller is **The Estate of Winford & Brenda Nowell** herein, "Seller".
3. This sale is of certain real property; a single family home located at:

8 Rollins Street • Groveland, MA

The property will be sold "***AS IS, WHERE IS, WITH ALL FAULTS***".
4. A description of said Property to be sold is contained herein. Said real estate is described in a deed recorded in the **South Essex** Registry of Deeds, Book **33080** Page **486**.
5. The sale may be adjourned from time to time as the Auctioneer may determine.
6. **TERMS OF SALE:** An initial deposit of **Ten Thousand Dollars (\$10,000.00)** in cash, certified or bank check, made out to yourself will be required at the time and place of the auction to register to bid on the property. Balance of the deposit to equal 10% of the high bid due in 3 business days. Balance on or before **45 days**. No bid will be considered unless said bidder has first registered with the Auctioneer and deposited with him the required earnest money deposit. Bids will be made orally. The auctioneer reserves the right to control the increments of the bids. Any bid not in compliance with the terms of sale may be rejected.
7. Auction will be conducted as a public auction and is **subject to confirmation by the Trustee**. The highest bidder will be the Buyer of the property, once the **Trustee** has confirmed the high bid. At the completion of the sale, the highest bidder will sign a Purchase and Sale Agreement in the form of the specimen attached hereto, the terms of which are incorporated herein.
8. The balance of the purchase price payable by the successful bidder shall be made in cash, certified check, cashier's or bank check. Closing is to be held no more than **forty five (45) days** following the date of the Purchase and Sale Agreement.
9. Seller will convey good and marketable title to said property, free and clear of all encumbrances, except building and/or zoning restrictions of record, restrictive covenants of record, usual public utilities associated with servicing of property and easements/right-of-way which exist on the face of the earth.

10. Buyer may examine title for 10 days after the day the bid is accepted and shall within that time notify seller in writing of any defects in title that may render the title unmarketable in accordance with the standards adopted by the Massachusetts State Bar Association. Sellers shall have 30 days to cure any defects of title so brought to its attention that may render the title unmarketable. Buyer shall have the right to rescind and be refunded his deposit where defects of title that render the title unmarketable are not cured by sellers with the above-stated number of days.
11. In the event that the highest bidder fails to comply with any of the terms and conditions of sale, said bidder's deposit will be retained by the Seller, unless the Auctioneer, in its sole discretion, reopens the bidding, and the new highest bidder immediately executes a Purchase and Sale Agreement. Upon close of bidding and compliance with the terms of sale, the Auctioneer shall declare that the terms of the sale have been complied with and that the public sale is closed. If the Buyer fails to perform at closing, the Sellers will retain the Buyer's deposit. A bidder or buyer whose deposit is retained under this paragraph shall be responsible for any and all consequential damages and additional costs, deficiencies, expenses and losses suffered as a result of his failure to perform, including without limitation, any attorney's fees.
12. The Buyer's commitment under the Purchase and Sale Agreement will **NOT** be contingent upon securing financing or upon any other conditions; the Buyer's deposit will not be refunded due to any inability to obtain financing or any other failure by the Buyer to perform.
13. The property is sold "**AS IS, WHERE IS, WITH ALL FAULTS**", and with all existing defects and without any warranties of any kind even as to fitness for a particular purpose, habitability or merchantability. Bidders are invited to inspect the premises and public records prior to making a bid. No warranties, guarantees or representations of any kind are made; and all warranties are disclaimed with respect to any improvements located underground, the location and/or boundaries of the premises or improvements thereon, environmental compliance, or its compliance with any applicable zoning or land use regulations, laws or ordinances. BUYER agrees that SELLERS are not giving any express warranty, has no successor liability and is not obligated to give any implied warranties. The Buyer will assume responsibility and expense for any title search, title examination or title insurance, as set forth in said Purchase and Sale Agreement.

THE BUYER WILL ASSUME RISK OF ANY DEFECTS, AND EACH BIDDER EXPRESSLY ACKNOWLEDGES AND AGREES THAT THE AMOUNT BID REFLECTS THE "AS IS, WHERE IS" CONDITION OF UNDISCLOSED DEFECTS. EACH BIDDER FURTHER ACKNOWLEDGES AND AGREES THAT SUCH BIDDER IN NO WAY RELIES UPON REPRESENTATION MADE BY SELLERS OR HIS AGENTS.

- 14.** In the event of a substantial loss or damage to the property occurring after the execution of the Purchase and Sale Agreement and prior to closing, the Buyer shall have the election either to terminate said Purchase and Sale Agreement and receive a refund of the earnest money deposit or to complete the purchase and receive any insurance proceeds or eminent domain award received by Sellers on account of the damage or loss.
- 15.** In the case of disputed bidding, the Auctioneer shall be the sole and absolute judge of such dispute.
- 16.** The Auctioneer acts only as agent for the Seller(s).
- 17.** In the event of any conflict between these Terms and Conditions of Sale and the Purchase and Sale Agreement, the Purchase and Sale Agreement shall control.
- 18.** Other terms or conditions may be announced at the sale.
- 19.** Items left on the premises are considered abandoned by the owner and will be the responsibility of the buyer on auction day.

REAL ESTATE AUCTION PURCHASE AND SALE AGREEMENT

The undersigned purchaser, as the successful bidder at a certain auction of the real property described below, herein agrees to purchase said real estate in accordance with the following terms and conditions.

1. SELLER(S):

Nowell Family Nominee Trust
8 Rollins Street
Groveland, MA

BUYER(S):

Address: _____

Tel. No: 207-392-4305

Tel. No. _____

2. PROPERTY: .57 +/- acres

DEED REFERENCE: Book **33080** Page **486**

3. BID PRICE (HAMMER PRICE)

\$ _____

DEPOSIT required at the time of registration on auction day to be held by John McInnis Auctioneers, receipt of which is acknowledged and is NON-REFUNDABLE, except as provided below.

\$10,000.00

SUB TOTAL

\$ _____

Balance of the deposit to equal 10% of the high bid due in 3 business days.

\$ _____

Balance Due at Transfer of Title:

\$ _____

4. Transfer of Title: In accordance with the terms of the auction sale, title shall be transferred and the balance of the purchase price paid on or before **October 12, 2020**, at a time and place to be agreed upon. If no time and place is agreed upon, title shall be transferred at the **South Essex Registry** of Deeds on or before **October 12, 2020**.

5. Title shall be transferred by a **QuitClaim Deed** to the premises, which shall be provided at Seller's expense.

6. Buyer may examine title for 10 days after the day the bid is accepted and shall within that time notify seller in writing of any defects in title that may render the title unmarketable in accordance with the standards adopted by the **Massachusetts State Bar Association**. Sellers shall have 30 days to cure any defects of title so brought to its attention that may render the title unmarketable. Buyer shall have the right to rescind and be refunded his deposit where defects of title that render the title unmarketable are not cured by sellers with the above-stated number of days.

7. Seller shall keep the premises insured during the term of this Agreement. In the event of damage by fire, or casualty, the Seller shall either restore the premises to their former condition or the Buyer, at his election, may cancel this Agreement, in which case this Agreement shall be void, or accept the premises in its then condition together with proceeds of said insurance which Seller agrees to assign to Buyer if Buyer so elects.

8. Real estate taxes and all charges against the property shall be apportioned as of the date of transfer of title.

9. If Buyer desires an examination of title, he shall pay the cost thereof. Buyer may examine title for 10 days after the date the bid is accepted and shall within that time notify seller in writing of any defects in title that may render the title unmarketable in accordance with the standards adopted by the **Massachusetts State Bar Association**. Sellers shall have 30 days to cure any defects of title so brought to its attention that may render the title unmarketable. Buyer shall have the right to rescind and be refunded his deposit where defects of title that render the title unmarketable are not cured by sellers with the above-stated number of days.

10. This instrument is to be construed as a Massachusetts Contract and is to take effect as a sealed instrument; set forth the entire contract between the parties; is binding upon and inures to the benefit of the parties hereto and their respective heirs, devisees, executors, administrators, successors and assigns, and may be canceled, modified or amended only by written instrument executed by both the Seller and the Buyer. If two or more persons are named herein as Buyers and Sellers, their obligation there under shall be joint and several.

11. **TIME IS OF THE ESSENCE** as to all dates referenced in this contract. Where necessary to effectuate the intent of the parties, the Agreement herein shall survive the closing.

12. **Risk of Defects.** The Buyer shall assume risk for any defects. Each bidder for said Property expressly acknowledges and agrees that the amount bid reflects the "AS IS, WHERE IS, WITH ALL FAULTS" condition and subject to all laws and ordinances with all faults of said Property and the assumption of all risks relating to undisclosed defects. Each bidder further acknowledges and agrees that such bidder in no way relies on representation made by Sellers or Auctioneer.

13. In the event that the highest bidder fails to comply with any of the terms and conditions of sale, said bidder's deposit will be retained by the Seller, unless the Auctioneer, in its sole discretion, reopens the bidding, and the new highest bidder immediately executes a Purchase and Sale Agreement. Upon close of bidding and compliance with the terms of sale, the Auctioneer shall declare that the terms of the sale have been complied with and that the public sale is closed. If the Buyer fails to perform at closing, the Sellers will retain the Buyer's deposit. A bidder or buyer whose deposit is retained under this paragraph shall be responsible for any and all consequential damages and additional costs, deficiencies, expenses and losses suffered as a result of his failure to perform, including without limitation, any attorney's fees.

14. Any and all representations, statements and agreements heretofore made between the parties hereto are merged in this Agreement, which alone fully and completely expresses their obligations and this Agreement is entered into by each party after opportunity for investigation, neither party relying on any statements or representations not embodied in this Agreement, made by the other or on his behalf. The Buyer fully acknowledges that he or she has examined the real estate to be sold and is purchasing at public Auction and accepts the property as is as shown.

15. The Sellers and Buyers agree that the Auctioneer is exclusively responsible for conducting and orchestrating this real estate auction in that no commission is due to any other broker or agent except as follows:

16. Buyer acknowledges that in the event he or she is represented by a Broker, up to a **2% co-broke fee** is entitled to that Broker, according to the terms on the Broker Participation Form and the Broker should have pre-registered a Buyer forty-eight (48) hours prior to the auction.

17. **Lead Paint Law** - - The Buyer acknowledges that whenever a child or children under six (6) years of age resides in any residential premises in which any paint, plaster or other accessible material contains dangerous levels of lead, the owner of said premises must remove or cover said paint, plaster or other material so as to make it inaccessible to children under six (6) years of age. Buyer further acknowledges that he has been notified of said lead paint law by Seller and Auctioneer.

18. Items left on the premises are considered abandoned by the owner and will be the responsibility of the buyer on auction day.

August 28, 2020

Buyer Date SS#:

August 28, 2020

Buyer Date SS#:

The Seller accepts the offer and agrees to deliver the above described property at the price and upon the terms and conditions set forth.

August 28, 2020

Seller Date SS#:

August 28, 2020

Seller Date SS#:

August 28, 2020

Auctioneer

PARTICIPATION INFORMATION
BUYER'S BROKER REGISTRATON FORM

Broker/Salesperson: _____
Agency: _____
Address: _____
Telephone Number: _____

Dear John McInnis Auctioneers,

As a licensed real estate broker/salesperson I, _____
License Number _____ (attach copy of Real Estate
License),

Wish to register my client:

Name: _____
Address: _____
Telephone Number: _____

For the upcoming auction of the following property: _____,
With an opening bid amount of \$ _____.

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.

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.

A **TWO PERCENT (2%)** commission will be paid to a Licensed Broker who has procured a Buyer through his or her own efforts.

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

Witness

Broker/Salesperson Date

REAL ESTATE ABSENTEE BID FORM

I, _____ (Name)

Of, _____ (Address),

Wish to submit the following as my high bid on the following Real Estate:

Situated in the City/Town of: **Groveland, MA**

Street Address: **8 Rollins Street**

County: **South Essex**

State of: **Massachusetts**

Amount of Bid: \$

I understand that John McInnis Auctioneers will be auctioning this property on: **August 28, 2020**. If this bid is the highest bid for the subject property, I agree to execute a purchase and sale agreement in the amount for the subject property within forty-eight (48) hours after the sale. I recognize that John McInnis Auctioneers has been retained to conduct the above auction on behalf of the seller and that its acceptance and placement of my absentee bid is purely an accommodation on the part of John McInnis Auctioneers and I, my successors and assigns agree and convenient that no liability on the part of John McInnis Auctioneers is incurred by reason of its acceptance and placement of this bid and further, I hereby release and waive any claims against John McInnis Auctioneers of whatever nature arising out of or because of this bid. In the event that I or my personal representation should fail, refuse or neglect to execute an deliver a valid and binding purchase and sale agreement for the within property, if this absentee bid is the highest bid therefore, then my deposit in the amount of \$ _____ which accompanies this bid shall be forfeited and I or my personal representatives may be liable for additional damages, costs and expenses incurred by the seller including attorneys fees. Furthermore, I have seen and fully understand the purchase and sales agreement for this property. If the auction is one with more than one property/lot/unit and my first choice above is not successful, I agree to place the same bid on the following:

DATE: _____, 2020

Witness

Signature

Print Name

Assessors Field Card, page 1

Borrower	Winford T. Nowell				
Property Address	8 Rollins St				
City	Groveland	County	Essex	State	MA
Lender/Client	Winford T. Nowell			Zip Code	01834

Unofficial Property Record Card - Groveland, MA

General Property Data

Parcel ID 12-029-0 Prior Parcel ID 1974 -- Property Owner NOWELL TRS WINFORD T NOWELL TRS BRENDA M Mailing Address 8 ROLLINS ST City GROVELAND Mailing State MA Zip 01834 Parcel Zoning RB	Account Number Property Location 8 ROLLINS ST Property Use ONE FAM Most Recent Sale Date 1/23/2014 Legal Reference 33080-486 Grantor NOWELL WINFORD T +, Sale Price 1 Land Area 0.570 acres
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Current Property Assessment

Card 1 Value	Building Value 244,500	Xtra Features Value 0	Land Value 140,400	Total Value 384,900
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Building Description

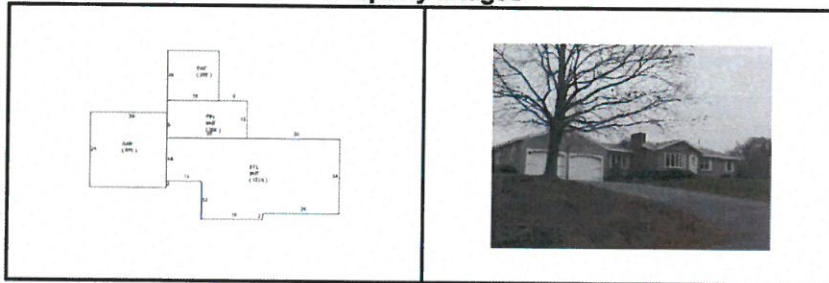
Building Style RANCH # of Living Units 1 Year Built 1959 Building Grade AVERAGE Building Condition Avg-Good Finished Area (SF) 1981.20001 Number Rooms 6 # of 3/4 Baths 0	Foundation Type CONCRETE Frame Type WOOD Roof Structure GABLE Roof Cover ASPHALT SH Siding VINYL Interior Walls DRYWALL # of Bedrooms 3 # of 1/2 Baths 0	Flooring Type HARDWOOD Basement Floor CONCRETE Heating Type FORCED HW Heating Fuel OIL Air Conditioning 0% # of Bsmt Garages 0 # of Full Baths 1 # of Other Fixtures 0
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Legal Description

Narrative Description of Property

This property contains 0.570 acres of land mainly classified as ONE FAM with a(n) RANCH style building, built about 1959 , having VINYL exterior and ASPHALT SH roof cover, with 1 unit(s), 6 room(s), 3 bedroom(s), 1 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.

Deed, page 1

Borrower	Winford T. Nowell		
Property Address	8 Rollins St		
City	Groveland	County	Essex
Lender/Client	Winford T. Nowell	State	MA
		Zip Code	01834

KB
10

2

2014012300035 Bk:33080 Pg:486
01/23/2014 08:34 DEED Pg 1/2

LAW OFFICES OF ^{Box 39}
Phillips, Gerstein & Channen, LLP
25 Kenoza Avenue, Haverhill, MA 01830
Tel. (978) 374-1131

QUITCLAIM DEED

We, **Winford T. Nowell and Brenda M. Nowell**, husband and wife, of 8 Rollins Street, Groveland, Essex County, Commonwealth of Massachusetts

for consideration paid, and in full consideration of Ten (\$10.00) Dollars grant to **Winford T. Nowell and Brenda M. Nowell, Co-Trustees of the Nowell Family Nominee Trust**, u/d/t dated *December 5*, 2013 and recorded just prior hereto, of 8 Rollins Street, Groveland, Massachusetts

with quitclaim covenants

The land together with the buildings thereon, situated in said Groveland on the Northeasterly side of Rollins Street, bounded and described as follows:

Beginning at a drill hole at the most Southerly corner thereof, which is 16 feet Northwesterly of Lot #1 on "Plan of land belonging to Leon B. Shaw and Gladys B. Shaw, Groveland, Mass., Philip Bevilacqua, Surveyor", thence running

- NORTHEASTERLY by the Northerly line of a right of way 125 feet to a point at land now or formerly of said Leon B. and Gladys Shaw; thence
- NORTHWESTERLY by said land of Shaw 195 feet, more or less, to a point by other land now or formerly of Shaw; thence
- SOUTHWESTERLY by other land of said Shaw's in a line almost parallel with and almost equally distant from the line running Northeasterly 135 feet to Rollins Street; thence
- SOUTHERLY by Rollins Street 191.5 feet to the point of beginning

Property Address: 8 Rollins Street, Groveland, MA

LAW OFFICES OF
Phillips, Gerstein & Channen, LLP
25 Kenoza Avenue, Haverhill, MA 01830
Tel. (978) 374-1131

Deed, page 2

Borrower	Winford T. Nowell				
Property Address	8 Rollins St				
City	Groveland	County	Essex	State	MA Zip Code 01834
Lender/Client	Winford T. Nowell				

For our title, see deed of Winford T. Nowell dated July 24, 1961 and recorded at the Essex South District Registry of Deeds in Book 4796, Page 61.

The consideration of this deed is such that no revenue stamps are required by law.

This deed was prepared by Phillips, Gerstein & Channen, LLP from information supplied by the Grantor, and at the request of the Grantor, no independent title examination was undertaken, nor did the preparer otherwise verify the accuracy of the representations contained herein.

Witness our hands and seals this 5th day of December, 2013.

Sandra L. Lacey
Witness

Sandra L. Lacey
Witness

Winford T. Nowell
Winford T. Nowell

Brenda M. Nowell
Brenda M. Nowell

COMMONWEALTH OF MASSACHUSETTS

ESSEX, ss.

12-5-2013

On this 5th day of December, 2013, before me, the undersigned Notary Public, personally appeared Winford T. Nowell and Brenda M. Nowell, proved to me through satisfactory evidence of identification, which were driver's 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.



Robert P. Phillips
Notary Public
My Commission Expires: 11-3-17

FISCAL YEAR 2020 TAX. This tax bill shows the amount of real estate taxes you owe for fiscal year 2020 (July 1, 2019 - June 30, 2020). The tax shown in this bill is based on assessments as of January 1, 2019. The bill also shows abatements, special assessments and other charges.

PAYMENT DUE DATES/INTEREST CHARGES. Your preliminary tax was payable in two equal installments if preliminary bills were mailed on or before August 1, 2019. The first payment was due on August 1, 2019, or 30 days after the bills were mailed, whichever was later, and the second payment was due on November 1, 2019. However, if preliminary bills were mailed after August 1, 2019, your preliminary tax was due as a single installment on November 1, 2019, or 30 days after the tax bills were mailed, whichever was later. Your preliminary tax is shown on this bill as a credit against your tax, including abatements, special assessments and other charges. If tax bills were mailed on or before December 31, 2019, the balance is payable in two equal installments. Your first payment is due on February 1, 2020. Your second payment is due on May 1, 2020.

However, if tax bills were mailed after December 31, 2019, the balance is due as a single installment on May 1, 2020, or 30 days after the tax bills were mailed, whichever is later. If your payments are not made by their due dates, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. If tax bills were mailed on or before December 31, 2019, interest will be computed on overdue first payments from February 1, 2020 and on overdue second payments from May 1, 2020 to the date payment is made. If tax bills were mailed after December 31, 2019, interest will be computed on overdue first payments from May 1, 2020, or the payment due date, whichever is later, to the date payment is made. You will also be required to pay charges and fees incurred for collection if payments are not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

ABATEMENT/EXEMPTION APPLICATIONS. You have a right to contest your assessment. To do so, you must file an application for an abatement in writing on an approved form with the Board of Assessors. You may apply for an abatement if you believe your property is valued at more than its fair cash value, is not assessed fairly in comparison with other properties, or if a classified tax system is used locally, is not properly classified. If tax bills were mailed on or before December 31, 2019, the filing deadline for an abatement application is February 1, 2020. However, if tax bills were mailed after December 31, 2019, the deadline is May 1, 2020, or 30 days after date bills were mailed, whichever is later.

You may be eligible for an exemption from or deferral of all or some of your tax. In order to obtain an exemption for which you are qualified, you must file an application in writing on an approved form with the assessors. The filing deadline for an exemption under Mass. G.L. Ch. 59, §§. Cl. (17, 17C, 17C.12, 17D, 18, 22, 22A, 22B, 22C, 22D, 22E, 22F, (37, 37A), (41, 41B, 41C, 41C.1), 43, 43, (if locally adopted), 52, 53, 56, or 57) or a deferral under C. 18A or 17A is April 1, 2020, or 3 months after the date tax bills were mailed, whichever is later. The filing deadline for all other exemptions under Ch. 59, §5 is February 1, 2020 if tax bills were mailed on or before December 31, 2019, or May 1, 2020, or 30 days after the date tax bills were mailed, whichever is later. If the bills were mailed after December 31, 2019.

The filing deadline for a residential exemption under Ch. 59, §5C, or a small commercial exemption under Ch. 59, §5L, if locally adopted and not shown on your bill, is April 1, 2020, or 3 months after the date tax bills were mailed, whichever is later.

Applications are timely filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. If your application is not timely filed, the assessors cannot by law grant an abatement or exemption.

INQUIRIES. If you have questions on your valuation or assessment or on abatements or exemptions, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

INTEREST AT THE RATE OF 14% PER ANNUM WILL ACCRUE ON OVERDUE PAYMENTS FROM THE DUE DATE UNTIL PAYMENT IS MADE.

Town of Groveland

Fiscal Year 2020 Real Estate Taxpayer Record

Account: 12-029

Location: 8 ROLLINS ST

Owner: NOWELL TRS WINFORD T
NOWELL TRS BRENDA M

Parcel ID: 12-029

Deed Date: 1/23/2014

Area: 0.57 Acres

Book/Page: 33060 / 486

Assessed As of	TYPE	Tax Value	
1/1/2019	RES	384,900	
	Total:	384,900	

Tax Rate per \$1000:			
Res	14.05		
OS	0.00	CPA	120.00
Com	14.05	Tax	5,407.85
Ind	14.05	Total Assessment	5,527.84

TOTAL ASSESSMENT				5,527.84
Due	Prelim.	2/3/2020	5/1/2020	
Tax	2,804.93	1,361.51	1,361.50	
SpAs	0.00	0.00	0.00	
Int	0.00	0.00	0.00	
Ab/Ex	0.00	0.00	0.00	
Cred	2,804.93	0.00	0.00	
Int-Cr	7.75	0.00	0.00	
Total:	0.00	1,361.51	1,361.50	

Delinquency Notice
Taxes and charges not shown on current year bill and overdue 91 days

Total Due 2/3/2020: 1,361.51

Interest and costs owed are not included.

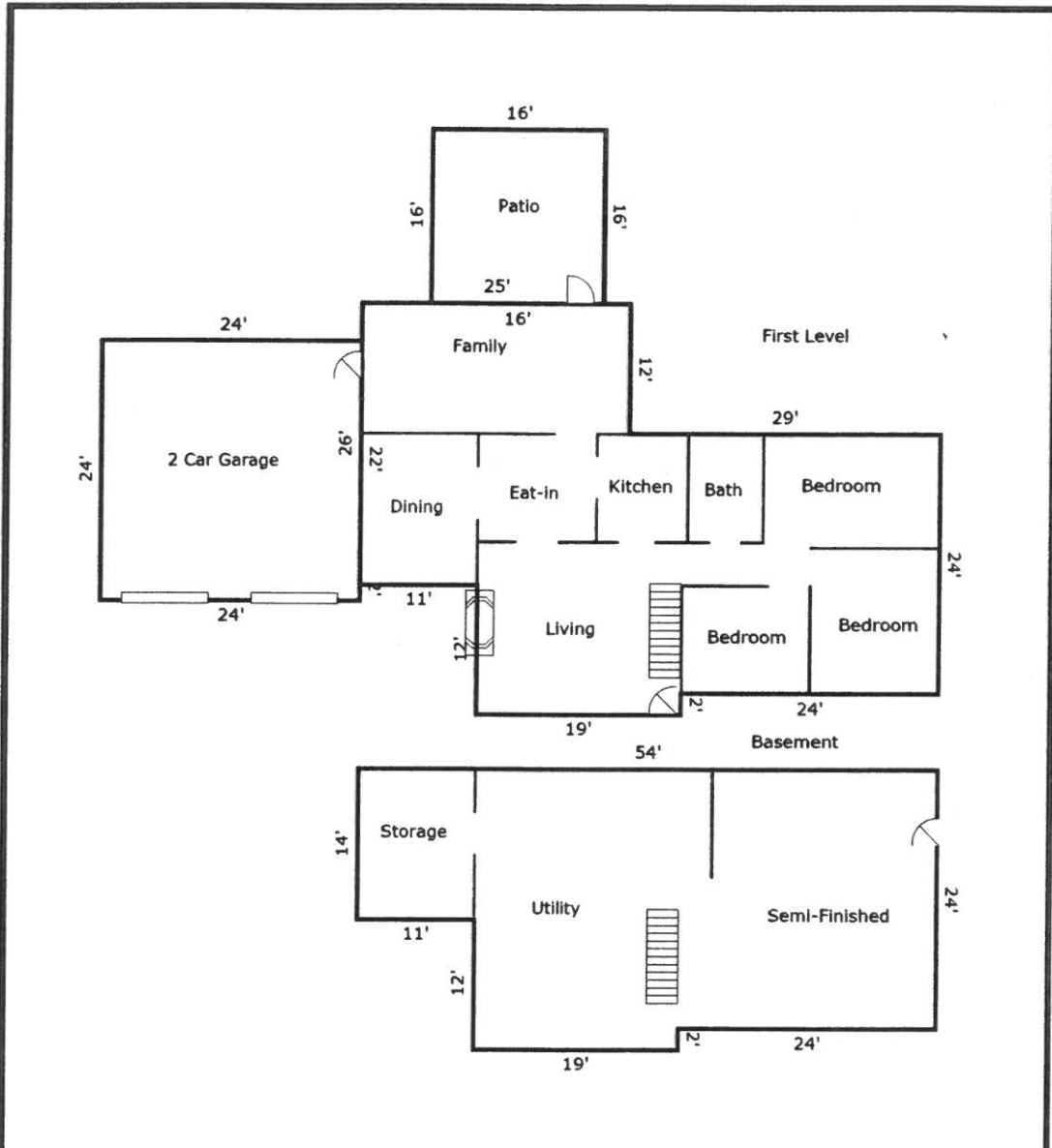
pd 2/3/2020

Payments
Make checks payable to:
Town of Groveland
Tax Collectors Office
183 Main Street
Groveland, MA 01834
(978) 556-7202
Tax Collector:
Denise M. Dembitzski
Hours For Walk-In Service
M - F, 9:00 - 4:00 P.M.

Assessments
Town of Groveland
Board of Assessors
183 Main Street
Groveland, MA 01834-0000
(978) 556-7218
Abatement Applications to Assessors Due: 2/3/2020

Building Sketch

Borrower	Winford T. Nowell		
Property Address	8 Rollins St		
City	Groveland	County Essex	State MA Zip Code 01834
Lender/Client	Winford T. Nowell		



TOTAL Sketch by e la mode, Inc.

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1524 Sq ft	$24 \times 24 = 576$ $19 \times 12 = 228$ $26 \times 25 = 650$ $14 \times 5 = 70$
Total Living Area (Rounded):	1524 Sq ft	
Non-Living Area		
2 Car Garage	576 Sq ft	$24 \times 24 = 576$
Patio	256 Sq ft	$16 \times 16 = 256$
Basement	1224 Sq ft	$24 \times 24 = 576$ $14 \times 11 = 154$ $19 \times 26 = 494$

Plot Plan

Borrower	Winford T. Nowell						
Property Address	8 Rollins St						
City	Groveland	County	Essex	State	MA	Zip Code	01834
Lender/Client	Winford T. Nowell						





Single Family Ranch Style Home

7 Rooms - 3 Bedrooms
Hardwood Floors
Fireplace
2 Car Garage
Vinyl Siding
Oil Heat - Forced H/W

Assessed at \$384,000

Walk out Basement awaits your renovation!

Minutes from Shopping, Restaurants, the Merrimack River, Downtown Haverhill, Commuter Trains

Groveland is a small residential community which retains all of the characteristics of a friendly rural town in the setting of a convenient suburb. The town was incorporated 1850, late in the state's history, after spending the 17th and 18th centuries attached first to Rowley and then to Bradford. Groveland changed gradually during the 20th century from a shoe industry and textile manufacturing community to one which is almost wholly residential, serving now as a suburb of nearby cities. Town residents have easy access to 95 and 495 and many of them commute to their jobs in Lynn or Boston. The most dramatic changes in town occurred in the 1960's when a number of good size developments were built. There are now about 6400 people and about 2100 homes in town. One long-time local official said, in describing the community, "you never feel like a stranger here."