NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

Premises: 142 Franklin Street, North Adams, MA 01247

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Joseph M. Girard to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for Bank of England, and now held by **J.P. Morgan Mortgage Acquisition Corp.**, said mortgage dated July 2, 2014 and recorded in the Berkshire County (Northern District) Registry of Deeds in Book 1543, Page 60, said mortgage was assigned from Mortgage Electronic Registration Systems, Inc., as nominee for Bank of England to Carrington Mortgage Services, LLC by assignment dated December 10, 2018 and recorded with said Registry of Deeds in Book 1671, Page 752; said mortgage was assigned from Carrington Mortgage Services, LLC to J.P. Morgan Mortgage Acquisition Corp. by assignment dated December 31, 2019 and recorded with said Registry of Deeds in Book 1702, Page 768; for breach of the conditions in said mortgage and for the purpose of foreclosing the same will be sold at **Public Auction on** March 12, 2024 at 01:00 PM Local Time upon the premises, all and singular the premises described in said mortgage, to wit:

Closing date: July 2, 2014 Borrower(s): Joseph M. Girard

Property Address: 142 Franklin Street, North Adams, Massachusetts 01247

Beginning at an iron pipe driven in the ground in the southerly side of Franklin Street, which point is the northeast corner of land of Philip Davis and Ada B. Davis; thence southerly along the westerly line of land of said Davis et ux and one Barrows, a distance of one hundred and eighty (180) feet to an iron pope driven in the ground at the southeasterly corner of land of said Barrows; thence westerly a distance of forty-eight and five tenths (48.5) feet to an iron pipe driven in the ground; thence northwesterly a distance of one hundred and fifty-five and eight tenths (155.8) feet to an iron pipe driven in the ground in the southerly line of said Franklin Street; thence easterly along the southerly line of said Franklin Street, a distance of one hundred and ten and five tenths (110.5)feet to the point and place of beginning. Reference is made to a sketch attached to the Deed of Vadnais Homes, Inc. to Herbert W. Johnson and Edith S.

Johnson, dated July 3, 1961 and recorded in the Northern Berkshire Registry of Deeds in Book 560, Page 158.

Being a portion of the same premises conveyed to Vadnais Homes, Inc. by deed of John J. Mahoney and Lillian M. Mahoney, husband and wife, dated July 1, 1960 and recorded in said Registry of Deeds, Book 551, Page 539, to which deed and the record thereof reference may always be had.

Excepting therefrom a strip of land along the southerly side of said Franklin Street taken by the City of North Adams for the purpose of relocating said Franklin Street by an Order of Taking recorded with said Registry Book 522, Page 364 et seq.

This conveyance is made subject to the following restrictions.

- (1) No fence shall be erected higher than three (33) feet from the ground.
- (2) No commercial use shall be made of said land.
- (3) No more than one garage to accommodate not more than two cars shall be constructed on said lot.

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The description of the property contained in the mortgage shall control in the event of a typographical error in this publication.

For Mortgagor's Title see deed dated June 24, 2014 and recorded in the Berkshire County (Northern District) Registry of Deeds in Book 1543, Page 54.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid in cash, certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within thirty (30) days after the date of sale.

Other terms to be announced at the sale.

Brock & Scott, PLLC 23 Messenger Street 2nd Floor Plainville, MA 02762 Attorney for J.P. Morgan Mortgage Acquisition Corp. Present Holder of the Mortgage (401) 217-8701

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