R By The Sea: 5 rooms 2nd floor upied 2 family near village. No is, off str parking for 1. 1st/last/s-0 includes heat. 978-526-4260

ROWLEY, MA

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fresh air & plenty of parking await r oasis in the woods. Spacious partments from only \$1320-\$1340 eat/hot water. Professional 24 hr. gement plus many other amenities. y country living while only utes from Boston. Cats Okay.

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I line on Floating Bridge Pond, nediately, 1 bedroom apartmen nior building; activities and com \$1600/month includes heat/hor ry also available in the building. please call 978-532-4800, ext. ail dcc@crowninshield.com

## IMERCIAL/BUSINESS

RT: Downtown, Historic District 410 s.f., Clean Utilities included, rking, Call (781) 727-6256

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AFFORDABLE ROOMS ply in person 8 am -10 pm Lafayette St., Salem; MA

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### NOTICE

dvertisements running in this v may require an investment

#### **ERAL HELP WANTED**

KEEPER - Beverly, Part Time, 1:00pm with potential to pickup shifts. Pleasant environme 8-922-0346 or \$78-810-8693

NORTHWESTERLY by Lot #157, as shown on a plan hereinafter referred to, one hundred nineteen and 51/100 (119.51) feet;

NORTHERLY by Lot #159, as shown on said plan, nineteen and 96/100

(19.96) feet; EASTERLY by land now or formerly of John Kelley, forty and 22/100 (40.22) feet;

NORTHEASTERLY by land now or formerly of said John Kelley, one hundred and 11/100 (100.11) feet;
SOUTHEASTERLY by the sideline of Gallows Hill Road, thirty-five and

SOUTHERLY on a curve by the intersection of the sidelines of Gallows Hill Road and Circle Hill Road, thirty-four and 72/100 (34:72) feet.

Containing 9,600 square feet of land according to said plan, and being shown as Lot #156 on a plan entitled "Subdivision Plan, "Subdivision Witch shown as Lot #156 on a plan entitled "Subdivision Plan, "Subdivision Witch-craft Heights III, Street Names, Circle Hill Road, Owner: Salem Acres, Inc., Carter & Towers Eng'r Corp., Scale 1" = 40', dated June 19, 1967", recorded with Essex South District Registry of Deeds, Plan Book 110, Plan 78.

Said premises are conveyed subject to easements, covenants and restrictions of record, insofar as the same may now be in force and applicable, and together with the right of way referred to therein.

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated December 23, 1991, and recorded December 24, 1991 in Book 11072 at Page 35 with the Essex County (Southern District) Registry of Deeds.

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 by a 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 sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC 270 Farmington Avenue Farmington, CT 06032 Attorney for Specialized Loan Servicing LLC Present Holder of the Mortgage (860) 677-2868

SN - 10/18,10/25, 11/1/18

# PUBLIC NOTICES ARE IMPORTANT

#### GLOSSARY OF TERMS

Default: Failure to fulfill an obligation, especially the obligation to make payments when due to a

Encumbrance: A right attached to the property of another that may lessen its value, such as a lien, mortgage, or easement.

Foreclosure: The legal process of terminating an owner's interest in property, usually as the result of a default under a mortgage. Foreclosure may be accomplished by order of a court or by the statutory process known as foreclosure by advertisement (also known as a power of sale foreclosure)

Lien: A legal claim asserted against the property of another, usually as security for a debt or obligation.

Mortgage: A lien granted by the owner of property to provide security for a debt or obligation.

Power of Sale: A clause commonly written into a mortgage authorizing the mortgagee to advertise and sell the property in the event of default. The process is governed by statute, but is not supervised by any court.

Probate: The court procedure in which a decedent's liabilities are settled and her assets are distributed to her heirs.

Public Notice: Notice given to the public or persons affected regarding certain types of legal proceedings, usually by publishing in a newspaper of general circulation. This notice is usually required in matters that concern the public.

Disclaimer: The foregoing terms and definitions are provided merely as a guide to the reader and are not offered as authoritative definitions of legal terms.

authority to act pursuant to G.L.C. 190B.

I certify that it appears by the re-cords of this Court that said appointment remains in full force and effect. IN TESTIMONY WHEREOF I have hereunto set my hand and affixed the seal of said Court

Date: August 7, 2018
Pamela A Casey O'Brien,

Register of Probate

SN - 11/1/18

#### SALEM CONSERVATION COMMISSION 978-619-5685

Will hold a public hearing for a No-tice of Intent for the City of Salem, 98 Washington St, Salem MA. Purpose of hearing is to discuss proposed Salem Waterfront Improvements, including a new dock facility at 298 Derby Street, renovation of the Congress Street Pier, and a new dock fa-cility at Central Wharf, within an area subject to protection under the Wetlands Protection Act MGL c131§40 and Salem Wetlands Protection & Conservation Ordinance. Hearing will be held 11/8/18 at 6:30pm in City Hall Annex, 1st floor public hearing room, 98 Washington St. SN – 11/1/18 **TIGATION AND TIER II** CLASSIFICATION

70 Flint Street Release Tracking Number 3-34584 A release of oil and/ or hazardous materials has occurred at this location, which is a disposal site as defined by M.G.L. c. 21E, § 2 and the Massachusetts Contingency Plan, 310 CMR 40.0000. To evaluate the release, a Phase I Initial Site Investigation was performed pursuant to 310 CMR 40.0480. The site has been classified as TIER II pursuant to 310 CMR 40.0500. On October 27, 2018, the office of the Mayor of the City of Salem filed a TIER II Classification Submittal with the Department of Environmental Protection (MassDEP). To obtain more information on this disposal site, please contact Bruce Poole, SP, Inc., 45 Congress Street, Salem, MA 01970, 978-745-4569. The Tier Classification Submittal and the disposal site file can be viewed at MassDEP website using Release Tracking Number (RTN) RTN 3-34584 at https:// eeaonline.eea.state.ma.us/portal#!/ search/wastesite or at the Northeast Regional Office, 205B Lowell Street, Wilmington, MA, 617-694-3200. Additional public involvement opportunities are available under 310 CMR 40.1403(9) and 310 CMR 40.1404. SN – 11/1/18

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain By virtue and in execution of the Power of Sale contained in a certain mortgage given by Holly Jenkins and Matthew Jenkins to Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Financial, Inc., a Corporation, dated March 3, 2015 and recorded with the Essex County (Southern District) Registry of Deeds at Book 33894, Page 396, of which mortgage the undersigned is the present holder by assignment from Mortgage Electronic Registration Systems, Inc. to Stearns Lending, LLC dated September 21, 2015 and recorded with said registry on October 21, 2015 at Book 34457 Page 279 and by assignment from Stearns Lending, LLC to LakeView Loan Servicing, LLC dated April 7, 2017 and recorded with said registry on April 20, 2017 at Book 35810 Page 269, for breach of the conditions of said mortgage and for the purpose of foreclosing, the same will be sold at Public Auction at 10:00 a.m. on November 20, 2018, on the mortgaged premises located at 14 Wedgemere Road, Beverly, Essex the mortgaged premises located at 14 Wedgemere Road, Beverly, Essex County, Massachusetts, all and singular the premises described in said mortgage, TO WIT:

TO WIT:
the land in with the buildings thereon situated on Wedgemere Road in said Beverly, being shown as Lot #30 on a plan entitled 'Wedgemere at Beverly, Beverly, Mass., dated September 15, 1958, Bradford Saivetz, C.E.' recorded with Essex South District Registry of Deeds, Plah Book 91, Plan 89, bounded and described as follows: NORTHEASTERLY by the Southwesterly sideline of Wedgemere Road, one hundred twenty-five (125.00) feet; SOUTHEASTERLY by Lot #31, as shown on said plan, one hundred twenty-four and 95/100 (124.95) feet; SOUTHWESTERLY by land now or formerly of Arthur R. & Marial Wood and Eleanor B. Fariole and Everett E. and Helen J. Peterson, by two lines, five and 77/10 (5.77) feet and one hundred nine and 30/100 (109.30) feet, respectively and NORTHWESTERLY by Lot #29, as shown on said plan, one hundred twenty-nine and 43/100 (129.43) feet. Containing 15,898 square feet of land, more or less, according to said plan. Subject to Easements, Restrictions, Covenants, Encumbrances, and Reservations of record insofar as the same may now be in force and applicable. Being the same premises conveyed to may now be in force and applicable. Being the same premises conveyed to Registry of Deeds in Book 33610, Page 569.

For mortgagor's(s') title see deed recorded with Essex South District Registry of Deeds in Book 33610, Page 569.

These premises will 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 of record which are in force and are applicable, having priority over said mortgage, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the deed.

TERMS OF SALE:

A deposit of Five Thousand (\$5,000.00) Dollars by certified or bank check will be required to be paid by the purchaser at the time and place of sale. The balance is to be paid by certified or bank check at Harmon Law Offices, P.C., 150 California Street, Newton, Massachusetts 02458, or by mail to P.O. Box 610389, Newton Highlands, Massachusetts 02461-0389, within thirty (30) days from the date of sale. Deed will be provided to purchaser for recording upon receipt in full of the purchase price. The description of the premises contained in said mortgage shall control in the event of an error in this publication.

Other terms, if any, to be announced at the sale. LAKEVIEW LOAN SERVICING, LLC Present holder of said mortgage By its Attorneys, HARMON LAW OFFICES, P.C. 150 California Street Newton, MA 02458 (617) 558-0500 201703-0030 - TEA V - 10/25, 11/1, 11/8/18