

**LEGAL NOTICE**

**MORTGAGEE'S  
NOTICE OF SALE  
OF REAL ESTATE**

By virtue and in execution of the Power of Sale contained in a certain Mortgage given by Leanne B. Banks and Kyle M. Banks to Mortgage Electronic Registration Systems, Inc. as nominee for Fremont Investment & Loan, its successors and assigns, dated July 14, 2005 and registered with the Middlesex County (Northern District) Registry District of the Land Court as Document Number 232855 noted on Certificate of Title Number 36799, subsequently assigned to HSBC Bank USA, N.A., as Trustee for the Benefit of the Certificateholders of Nomura Home Equity Loan, Inc. Asset-Backed Certificates, Series 2006-FM1 by Mortgage Electronic Registration Systems, Inc. as nominee for, Fremont Investment & Loan by assignment registered with Middlesex County (Northern District) Registry District of the Land Court as Document Number 256976 noted on Certificate of Title Number 36799, subsequently assigned to HSBC Bank USA, National Association, as Trustee for Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-FM1 by HSBC Bank USA, N.A., as Trustee for the Benefit of the Certificateholders of Nomura Home Equity Loan, Inc. Asset-Backed Certificates, Series 2006-FM1 by assignment registered with Middlesex County (Northern District) Registry District of the Land Court as Document Number 272388 noted on Certificate of Title Number 36799 for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 11:00 AM on January 8, 2020 at 38A Jacquith Road, Wilmington, MA, all and singular the premises described in said Mortgage, to wit:

That certain parcel of land situate in Wilmington, Middlesex County, Massachusetts, and described as follows: LOT TWO (2) shown On Land Court Plan No. 36197-B, a copy of which is filed in the Middlesex North County Registry of Deeds, Registered Land Division, with Certificate of Title No. 28311. The mortgagor(s) expressly reserve my/our rights of Homestead and do not wish to terminate my/our Homestead by granting the within conveyance notwithstanding my/our waiver of such homestead in paragraph 24 of the within mortgage. However, the mortgagor(s) herein hereby expressly subordinate any and all such Homestead rights to the foregoing mortgage. Being the same premises conveyed to by deed dated July 30, 2003 and Registered with Middlesex North Registry of Deeds (District of the Land Court) at Land Court Book 186 Page 397 Instrument Number 216896 and noted on Certificate of Title Number 36799

The premises are to be sold subject to and with the benefit of all easements, restrictions, encroachments, building and zoning laws, liens, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and parties in possession, and attorney's fees and costs.

TERMS OF SALE:

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check, bank treasurer's check or money order will be required to be delivered at or before the time the bid is offered. The successful bidder will be required to execute a Foreclosure Sale Agreement immediately after the close of the bidding. The balance of the purchase price shall be paid within thirty (30) days from the sale date in the form of a certified check, bank treasurer's check or other check satisfactory to Mortgagee's attorney. The Mortgagee reserves the right to bid at the sale, to reject any and all bids, to continue the sale 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. The description of the premises contained in said mortgage shall control in the event of an error in this publication. **TIME WILL BE OF THE ESSENCE.**

Other terms, if any, to be announced at the sale.

HSBC Bank USA, National Association, as Trustee for Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-FM1

Present Holder of said Mortgage,  
By Its Attorneys,  
ORLANS PC  
PO Box 540540  
Waltham, MA 02454  
Phone: (781) 790-7800  
13-016417  
191456 12/18/25/19, 1/1/20