LEGAL NOTICE

NOTICE OF DEFAULT AND FORECLOSURE SALE

SINGLE FAMILY MORTGAGE FORECLOSURE

LOCATION: 459 Salem Street, Wilmington, MA 01887

WHEREAS, on 05/20/2005 a certain Mortgage was executed by Paul E. Doerfler and Betty J. Doerfler as mortgagor in favor of Wells Fargo Bank, N.A. as mortgagee and was recorded on 05/25/2005 in Book 18782 at Page 67 in the Middlesex North District Registry of Deeds; and

WHEREAS, the Mortgage was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Mortgage is now owned by the Secretary pursuant to an assignment dated 05/07/2014 and recorded on 05/27/2014 in Book 28191 at Page 290 in the Middlesex North District Registry of Deeds; and

WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that the Borrower is deceased and the property is not the principal residence of at least one other surviving borrower as set forth in Paragraph 9(a)(i) of the Mortgage; and

WHEREAS, by virtue of this default the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in this office by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27 subpart B, and by the Secretary's designation of me as Foreclosure Commissioner recorded on 03/30/2023 in Book 37751, Page 284 in the Middlesex North District Registry of Deeds, notice is hereby given that on **12/09/2026 at 12:00 PM** local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

THE LAND IN WILMINGTON WITH THE IMPROVEMENTS THEREON BOUNDED AND DESCRIBED AS FOLLOWS:

The land in Wilmington, together with the buildings thereon, and being shown as Lot 7 on a Plan entitled "Plan of Land in Wilmington, Mass., owned by Herbert Thrush et ux" dated April 29, 1957, Kenneth B. Oates Co., C.E.'s and Reg. Land Surveyors, recorded with the Middlesex North District Registry of Deeds, at Plan Book 88, Plan 198, bounded and described as follows:

NORTHERLY by Salem Street, one hundred twenty-five (125) feet;

EASTERLY by Lot 6, as shown on said plan, one hundred eighty-five (185) feet;

SOUTHERLY by land now or formerly of Herbert Thrush et ux,

one hundred twenty-five (125) feet;

WESTERLY by Lot 8, as shown on said plan, one hundred eighty-five (185) feet.

Containing 23,125 square feet, according to said plan.

Subject to all easements and encumbrances of record, if any.

For title reference see deed dated January 17, 2002 from Paul E. Doerfler, Betty Jane Doerfler, Martha Ann Henry and John T. Henry recorded at the Middlesex North Registry of Deeds at Book 2719, Page 220.

Commonly known as: 459 Salem Street, Wilmington, MA 01887

The sale will be held at 459 Salem Street, Wilmington, MA 01887.

The Secretary of Housing and Urban Development will bid approximately $530,915.78.

There will be no proration of taxes, rents, or other income or liabilities except that the purchaser will pay at or before closing his pro-rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling approximately $53,091.58 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of at least $53,091.58 must be presented before the bidding is closed. The deposit is non-refundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment, and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of $500 paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such fail-

ure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption or right of possession based upon a right of redemption in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner in the form of a certified or cashier's check payable to the Secretary of HUD before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid off prior to the scheduled sale is approximately $523,415.78 as of 09/14/2026, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Joshua A. Roberman, Esq.
Foreclosure Commissioner:
The Law Offices of
Jessica Clarke, P.C.
Address: P.O. Box 468,
Wareham, MA 02571
Phone: (781) 915-4129

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