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December 3, 2025

**VIA CERTIFIED MAIL RRR**  
**AND EMAIL TRANSMISSION: Brianna.chapin@yahoo.com**

Mrs. Brianna Ryanne Chapin  
Mr. Jayme Chapin  
51 Barton Road  
Piermont, NH 03779

**Re: Estate of Judy Kinney  
Notice of Foreclosure**

Dear Mr. and Mrs. Chapin.

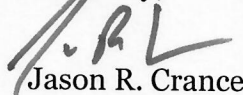
Enclosed with this correspondence is a Notice of Foreclosure Sale. Pursuant to the remedies set forth in the Mortgage Deed dated February 2, 2004, and recorded at Book 2970, Page 0011, as well as the remedies set forth in RSA 479:25, the Estate of Judy Kinney will be holding a foreclosure sale, via public auction, on Friday, May 1, 2026, as set forth in the enclosed Notice of Foreclosure Sale.

Although the Estate has been willing to enter into an agreement to resume payments in an amount proposed by Brianna, and memorialized into a new Promissory Note and Mortgage Deed that Brianna confirmed in writing would be signed by the both of you, all requests to close that transaction have gone unanswered and/or ignored.

As a result, you have left the Estate no choice but to initiate the foreclosure process.

Thank you for your consideration. If you wish to discuss this matter further, please feel free to contact my office.

Sincerely,

  
Jason R. Crance

JRC/lkk

cc: Ms. Chantel Thibodeau, Executrix

## Notice of Mortgagee's Foreclosure Sale of Real Estate

Pursuant to the mortgage from JAYME CHAPIN and BRIANNA (f/k/a ALICIA) CHAPIN (the "Mortgagors") to JUDY E. KINNEY, dated February 2, 2004 and recorded in the Grafton County Registry of Deeds (the "Registry") on March 22, 2004 in Book 2970, Page 0011, (the "Mortgage"), and pursuant to the remedies set forth in the Mortgage and N.H. RSA 479:25, the present holder of the Mortgage listed below (the "Mortgagee"), for breach of the conditions of the Mortgage and other loan documents secured thereby, and pursuant to the power of sale contained in the Mortgage, shall foreclose upon and sell the real property at PUBLIC AUCTION ON Friday May 1, 2026 AT 3:00 PM TO BE HELD AT THE PREMISES: 51 Barton Road, Piermont, NH 03779 in County of Grafton, State of New Hampshire.

1. The real property being foreclosed upon has a street address of 51 Barton Road, Piermont, NH, 03779 (the "Premises"). It is more particularly described as Lot 2, of the "PROPOSED SUBDIVISION prepared for DEANNA RYAN PIERMONT", dated December 1989 and recorded in the Grafton County Registry of Deeds as Plan#6574 in Town of Piermont, NH 03779. The property also includes One Imperial Manufactured Housing Unit; Year: 1964; Size 12' x 45'; Serial Number S1610337; Color: White (herein the "Housing Unit").

2. All property shall be conveyed "AS IS, WHERE IS". Mortgagee makes no warranties or representations of any kind in connection with the property and/or any rights which may be conveyed with the property. In particular, and without limiting the foregoing, Mortgagee makes no warranty or representation regarding the title to the property; the current status or performance of any leases; the accuracy of any statement as to the boundaries, acreage or frontage; the habitability of any structures; the condition of any wells or septic systems; the availability of any utilities, access, income potential, rental or income information; compliance of the property with applicable zoning or other land use laws or regulations; or the existence or non-existence of hazardous material, asbestos, radon, lead paint or other health hazards. MORTGAGEE EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. MORTGAGEE EXPRESSLY DISCLAIMS ALL WARRANTIES REGARDING TITLE TO ANY PERSONALTY. The Premises shall be sold subject to any and all rights, restrictions, easements, improvements, orders of condition, outstanding tax titles, municipal, real estate or other public taxes, tenancies, assessments, betterments, liens or claims in the nature of liens and existing encumbrances of record or otherwise, created prior to the Mortgage, or entitled to precedence over the Mortgage, if any, insofar as the same are still in force and applicable to the premises. Risk of loss between the auction and closing shall be entirely on the successful bidder. Any warranty or representation made by any auctioneer or other person is not binding on Mortgagee. Mortgagee is expressly not responsible for any security deposits not in its possession. If the Premises is a condominium unit, then the premises will also be sold subject to N.H. RSA 356-B, as amended, the applicable Condominium Declaration and any and all amounts as may be due, following such sale, to the applicable condominium association.

3. Only qualified bidders may register to bid. In order to register to bid, such bidder shall tender or show to the auctioneer a certified check and/or bank cashier's check (dated no more than ninety days before the date of sale) in the amount of \$5000.00 as the deposit. Any deposits tendered by unsuccessful bidders shall be endorsed over and returned to them at the conclusion

of the foreclosure auction. The deposit tendered by the successful bidder (the "Deposit") is non-refundable upon the lowering of the gavel. If the successful bidder neglects or refuses, for any reason, to execute the Memorandum of Sale, the Deposit shall be retained by Mortgagee.

4. The successful bidder shall be required to execute a Memorandum of Sale at the conclusion of the auction. Copies of the Memorandum of Sale can be obtained from the auctioneer prior to the auction. Closing shall occur within thirty (30) days of the date of the auction, time being of the essence, which time period may be reasonably extended by the Mortgagee in its sole discretion. At Closing the Mortgagee shall deliver its Foreclosure Deed and Affidavit of the acts undertaken by it pursuant to N.H. RSA 479:26, and the Purchaser shall pay the balance of the purchase price to Mortgagee by certified check and/or bank cashier's check (dated no more than ninety days before the date of closing). The successful bidder shall be responsible for 100% of the New Hampshire real estate transfer tax. There shall be no pro ration of real estate taxes, rents, fuel or any other item of expense or income. Failure of the successful bidder to close the sale, for any reason whatsoever, other than failure of Mortgagee to deliver its Foreclosure Deed and Affidavit, shall result in forfeiture of the Deposit as liquidated damages.

5. The successful bidder shall not be responsible for any fees due to the auctioneer. However, the successful bidder shall be responsible for any real estate commission or finder's fee due and payable to any other person and in no event shall Mortgagee or any of its agents be responsible for such fees or commissions.

6. The Mortgagee hereby reserves the right to (i) cancel the sale, (ii) postpone the sale one or more times to a date certain by announcement made prior to or at the time of the sale without further public notice, (iii) bid at and purchase the mortgaged property, (iv) reject any and all bids, (v) change the terms of sale stated in this notice by oral or written announcement made at any time before or during the auction sale and such changes shall be binding upon all bidders, and (vi) waive the reading of all or portions of the notice of the sale provided that copies of this notice are made available to bidders at the time and place of sale.

7. The Mortgagee, in its sole discretion, reserves the option to accept back-up foreclosure bids. If the successful bidder fails to complete the purchase of the mortgaged premises as provided in the aforementioned Memorandum of Sale, the Deposit shall be retained by the Mortgagee as liquidated damages, and the Mortgagee may sell the mortgaged premises to the party submitting the next highest bid at the auction sale, or to sell the mortgaged premises to itself at such next highest bid.

8. Pursuant to N.H. RSA 479:25, the Mortgagor is notified as follows:

**YOU ARE HEREBY NOTIFIED THAT YOU HAVE A RIGHT TO PETITION THE SUPERIOR COURT FOR THE COUNTY IN WHICH THE MORTGAGED PREMISES ARE SITUATED, WITH SERVICE UPON THE MORTGAGEE, AND UPON SUCH BOND AS THE COURT MAY REQUIRE, TO ENJOIN THE SCHEDULED FORECLOSURE SALE. FAILURE TO INSTITUTE SUCH PETITION AND COMPLETE SERVICE UPON THE FORECLOSING PARTY, OR ITS AGENT, CONDUCTING THE SALE PRIOR TO SALE SHALL THEREAFTER BAR ANY ACTION OR RIGHT OF ACTION OF THE MORTGAGOR BASED ON THE VALIDITY OF THE FORECLOSURE.**

The address of the Mortgagee for service of process is Law Office of Jason R. Crance, 65 Dartmouth College Highway, Lyme, NH 03768, and the name of the Mortgagee's agent for service of process is Jason R. Crance, Esq.

FOR INFORMATION ON GETTING HELP WITH HOUSING AND FORECLOSURE ISSUES, PLEASE CALL THE FORELCOSURE INFORMATION HOTLINE AT 1-800-437-5991. THE HOTLINE IS A SERVICE OF THE NEW HAMPSHIRE BANKING DEPARTMENT. THERE IS NO CHARGE FOR THIS CALL. The address for the New Hampshire Banking Department is 53 Regional Drive, Suite 200, Concord, NH 03301.

Estate of Judy E. Kinney, present holder of the Mortgage, by its attorneys, Jason R. Crance, Law Office of Jason R. Crance, 65 Dartmouth College Highway, Lyme, NH 03768.