

NOTICE OF FORECLOSURE SALE
UNDER MORTGAGE POWER OF SALE

Notice is hereby given that, for breach of conditions set forth in a Mortgage from **REGINALD C. WILLIAMS** (now deceased) and **JULIE A. WILLIAMS** to **THE MERCHANTS BANK n/k/a COMMUNITY BANK, N.A.** dated November 4, 1993 and recorded in the Cheshire County Registry of Deeds at Book 1468, Page 542 (the "Mortgage"), by virtue of a power of sale contained in said Mortgage, for the purpose of foreclosing said Mortgage, **COMMUNITY BANK, N.A.** will sell at public auction on **October 27, 2026 at 12:00 p.m.** the lands and premises located at and known as **9 Carpenter Drive, Town of Hinsdale, County of Cheshire, and State of New Hampshire** (the "Property"). The foreclosure sale will be held at the Property. The Property is more particularly described as follows:

All and the same lands and premises conveyed to Reginald C. Williams (now deceased) and Julie A. Williams by Warranty Deed of Alan L. Carpenter dated November 4, 1993 and recorded in the Cheshire County Registry of Deeds at Book 1468, Page 538 and being more particularly described therein as follows:

"A certain tract or parcel of land, situated in Hinsdale, Cheshire County, New Hampshire, more particularly bounded and described as follows:

Beginning at a point on the southerly side of a right of way, said point being the northeasterly corner of the within conveyed premises;

Thence S 02° 24' E 149.8 feet, more or less, to a point being the southeasterly corner of the within conveyed premises;

Thence S 87° 17' W 292.0 feet, more or less, to a point being the southwesterly corner of the within conveyed premises;

Thence N 01° 38' W 149.8 feet, more or less, to a point being the northwesterly corner of the within conveyed premises;

Thence N 87° 17' E 290.0 feet, more or less, to the point and place of beginning.

Containing 1.00 acres, more or less.

Being Lot 2 on a plan entitled "Subdivision of Land of Alan L. Carpenter, Hinsdale, New Hampshire," surveyed by James C. Ferguson, survey dated 11/88; plan dated 12/7/88; revised through 6/30/93 and recorded at the Cheshire County Registry of Deeds at Cabinet 11, Drawer 7, Slide 414.

Also conveying the right to pass and repass with others over the right of way known as Carpenter Drive until such time as the roadway is accepted by the Town of Hinsdale. Alan L. Carpenter will maintain the right of way known as Carpenter Drive until the roadway is accepted by the Town of Hinsdale."

Also conveying a 1991 Summit Marlette manufactured home serial number T-014454 A/B, 44' X 28' with hitch.

Being all the same premises conveyed to Reginald C. Williams and Julie A. Williams by Manufactured Housing Warranty Deed of Fineline Homes, Inc. dated November 4, 1993 and recorded in the Cheshire County Registry of Deeds at Book 1468, Page 540.

The Property will be sold subject to all unpaid and outstanding property taxes and municipal utilities or assessments existing at the time of sale, and to any and all other liens, easements, rights, tenancies, and encumbrances which may have priority over the Mortgage. The Property will be sold "AS IS, WHERE IS, WITH ALL FAULTS." The Mortgagee makes no representations or warranties with respect to the accuracy of any statement as to the boundaries, acreage, title, frontage, access, conditions, or other matters contained in the aforesaid description of Property, or with respect to any other matter concerning the Property. Bidders are responsible for conducting their own title search. The conveyance of the Property will be made by the Mortgagee and accepted by the successful bidder without any other expressed or implied representations or warranties whatsoever.

NOTICES REQUIRED BY R.S.A. 479.25

For information on getting help with housing and foreclosure issues, please call the foreclosure information hotline at (800) 437-5991. The hotline is a service of the New Hampshire Banking Department. If you encounter an issue with the foreclosure hotline, please call the New Hampshire Banking Department main line at (603) 271-3561. There is no charge for this call.

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 his or her 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.

Service of process may be made on the Mortgagee at COMMUNITY BANK, N.A., c/o Robert Graff, 201 N. Union Street, Olean, NY 14760 and/or upon the Mortgagee's agent, Mark E. Melendy, Esq., SHEEHEY FURLONG & BEHM P.C., 205 Billings Farm Road, Suite 4B, White River Junction, VT 05001.

TERMS OF FORECLOSURE SALE

To qualify to bid, prospective bidders must tender to the auctioneer before the foreclosure sale the amount of \$10,000.00 (the "Bid Qualifying Deposit") in cash, certified funds, bank check, or other primary bank obligation, unless the parties agree on some other form or amount of payment. The Property will be sold to the highest bidder, and the successful bidder's Bid Qualifying Deposit will be held as a non-refundable deposit, and will be considered reasonable liquidated damages if the highest bidder fails to close on the purchase of the Property. All other Bid Qualifying Deposits shall be returned to the unsuccessful bidders who supplied them.

The successful bidder will be required to sign a "no contingency" purchase and sale agreement at the conclusion of the auction. The closing shall be held, and the balance of the purchase price shall be due and payable in cash, certified funds, bank check, or other primary bank obligation, upon the delivery of the Foreclosure Deed to the purchaser within forty-five (45) days of the foreclosure sale, unless such date is mutually extended by the parties.

The Mortgagee reserves the right to: (a) cancel or continue the foreclosure sale to such later date as the Mortgagee may deem desirable; (b) bid upon and purchase the Property at the foreclosure sale; (c) reject any and all bids for the Property at the foreclosure sale; (d) amend or change the terms of sale set forth herein by written or oral announcement made before or during the foreclosure sale, with such changes or amendments to be binding on all bidders; and (e) sell the Property to other bidders at the foreclosure sale in the event the highest bidder fails to close on its purchase of the Property in accordance with the terms hereof, in descending order of bids made.

Other terms to be announced at the Public Auction. **For further information, please contact the Thomas Hirschak Company NH License #s 3058 and 6153 at (800) 634-7653 or visit www.thcauction.com.**

COMMUNITY BANK, N.A.

Date: 9/8/26

By: /s/ Mark E. Melendy
Mark E. Melendy, Esq., Its Attorney
SHEEHEY FURLONG & BEHM P.C.
NH Bar # 12509