

HISTORIC SALEM INC

4 Cousins Street

Built for
Mary and J. Frank Boynton
Clothier
1894
Rebuilt 1910

Researched and written by Jen Ratliff

September 2018

Historic Salem Inc,
The Bowditch House
9 North Street, Salem, MA 01970
(978) 745-0799 | HistoricSalem.org

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View of 4 Cousins Street, 2011 (Redfin)

Cousins Street

The land now known as Cousins Street was the last large plot in the Historic Derby Street Neighborhood to be developed. The area previously housed the India Manufacturing Company, which operated a jute mill. Jute is a fiber created from the inside bark of a plant, native to India, that was commonly used to manufacture bags for bailing cotton.¹ The jute mill, Salem's second, was built in 1867 on land known as the "Old English Estate," a reference to

¹ MACRIS, SAL.3347

Phillip and Mary English, accused during the Salem Witchcraft Trials of 1692.² The land around the India Manufacturing Company was sold off in plots by the estate of David Nevins in May 1892. By September 1893, the name Cousins Street appears listed in deeds for the area.³ The name Cousins, is in homage to well-known Salemite, Frank Cousins, a local photographer and owner of Frank Cousins Bee-Hive, a souvenir shop in Salem's downtown.

Mary and Frank Boynton purchased the lot on Cousins Street in 1894 from George Pitman and Charles Brown, who had acquired the land and assisted in the designation of Cousins Street, following the plots separation from the adjacent jute mill. The Boynton's never lived in the home at 4 Cousins Street but resided on Lafayette Street. It is likely that the Boynton's purchased the property on Cousins Street as an investment. Between 1890 and 1910, Salem's population increased by 42%. This spike led many Salemites and local developers to build multi-family tenement homes to accommodate the surge of immigrants settling in Salem.⁴

In the early 20th century, the Historic Derby Street Neighborhood was predominantly Polish. Attracted to job opportunities in the city's mills and factories, Polish immigrants began arriving in Salem around 1890 and by 1911, Poles comprised about 8% of the city's overall population. Religion played a strong role in the Polish community and as the number of Polish Catholics in Salem grew, the need for a permanent house of worship became apparent. Herbert Street and Union Street became the heart of the Polish Catholic presence in the city, after the opening of St. John the Baptist Church, a parochial school, convent, and rectory. St. John the

² Phillip and Mary English avoided execution by escaping from jail and finding refuge in New York. They later returned to Salem to find their estate had been pillaged by Sheriff Corwin. Phillip sought reparations but only received £260 of the estimated £1,183 lost.

³ MACRIS, SAL.3360

⁴ MACRIS, SAL.3270

Baptist's Reverend John Czubek was a central figure in this community, marrying or baptizing many of Salem's Poles. The new church increased the settlement of Polish immigrants in the neighborhood and multiple single-family homes were converted or replaced with multi-family tenements to house the growing population. This is likely the story of 4 Cousins Street, which appears to have been built by the Boynton's in 1894 as a two-family home. In 1910, the home was replaced with a three-family tenement structure, which still stands today.⁵ It is likely that the 1894 foundation and materials were re-used to create the larger home. The home is a common style of its time and has a striking similarity to a home built at 24-26 Becket Street, which is dated to c. 1911.

The Boyntons (1894-1911)

Jacob Franklin "Frank" Boynton (1859-1929) was born in Buxton, Maine in May 1859 to Sarah and Charles Boynton, a merchant. On September 18, 1883, he married the daughter of Mary and Thomas Waters, Mary A. Waters (1861-unknown) of Salem, Massachusetts. In 1881, Frank began working in Salem's clothing industry as a manager for H.B. Wilmot's. By 1888 he and another former Wilmot's manager, Emery E. Kent, owned Kent & Boynton at the previous H.B. Wilmot's location, 250-254 Essex Street. The partners opened a second location and factory of Kent & Boynton in Gloucester, specializing in oil cloth. The business was later

⁵ This hypothesis is based on evidence exhibited in the included maps, as well as directory listings which begin showing three families from 1910 onward. The owner of the home was consulted and did not find any evidence of the third floor being added to the home.

renamed Cape Ann Clothing Co. and was lost to a fire in 1899 and again in 1912.⁶ It appears that Frank and Mary briefly lived apart in 1900, as Frank is listed as married but living with his family without Mary in Wakefield, Massachusetts.⁷ This separation may have been due to financial troubles following the Gloucester fire and the failure of a third store for Kent & Boynton in Newburyport. In 1912, Frank filed for bankruptcy. The Salem location of Kent & Boynton was sold and replaced with Palmer Clothing House. In 1916, Frank opened another store in Salem, Boynton's Clothing Store at 187 Essex Street.⁸ In 1911, shortly after rebuilding 4 Cousins Street, Mary and Frank sold the home to Mary Ann and John Tyburski for the remainder of their mortgage, \$1,600.⁹

The Tyburskis (1911-1913)

John Tyburski (1882 – Unknown) was born in Poland on December 27, 1882 to Mary (Washlek) and Antoni Tyburski. At the age of 13, John immigrated to America, arriving in New York City prior to Salem. In 1900, John petitioned for U.S. Citizenship citing his brother, Josef (Joseph) Tyburski, of Herbert Street and Franciszek (Frank) Soboczinski of Webb Street as his

⁶ The Clothier and Furnisher, Volume 89, Pg. 98, 1916, The Boston Globe (Boston, Massachusetts) 05 Jul 1899, Wed • Other Editions • Page 6, The Boston Globe (Boston, Massachusetts) 12 Feb 1909, Fri Page 5

⁷ Year: 1900; Census Place: Wakefield, Middlesex, Massachusetts; Page: 14; Enumeration District: 0972; FHL microfilm: 1240667

⁸ According to Clothiers' and Haberdashers' Weekly, Volume 10, Pg. 14, 1897 - The Greenwood Street area of Wakefield was commonly known as Boyntonville, named for Frank's parents, considered to be pioneers of the area.

⁹ Southern Essex County Registry of Deeds, Deed 2067:468

witnesses.¹⁰ In 1908, John was married by Reverend John Czubek to Mary Jarocz, the daughter of Josefa (née Lozdowska) and Mikolajah Jarocz, also from Poland.¹¹ After living with John's family on Herbert Street, the couple purchased 4 Cousins Street in 1911, assuming the remaining \$1,600 mortgage of the Boyntons. When they sold the home only two years later, they passed on a higher mortgage of \$2,400.¹² It is possible that this additional mortgage was used to complete the renovation work begun by the Boyntons.

The Zbyszynskis (1913-1978)

Henryk "Henry" Zbyszynski (1882 – 1946) was born in Poland in 1882, to Petronela (née Turowska) and Francis Zbyszynski. In 1905, he immigrated to the United States and married Stefania Kozakiewicz (1885-1974), the daughter of Michalina (née Leczczyńska) and Michael Kozakiewicz. The couple was married at St. John the Baptist Church, in Salem, by Rev. John Czubek on May 20, 1907.¹³ Together the couple had four children, Zenon (1909-1978), Othelia "Tilly" (1911-Unknown), Theodosia (1913-1990), and Irene (1915-2009.) In 1913, Henry and Stefania bought the home at 4 Cousins Street from the Tyburskis, assuming their \$2,400

¹⁰ According to Salem Maritime National Historic Sites ethnography "In the Heart of Polish Salem," both Josef Tyburski and Franciszek Soboczinski were members of St. Joseph's Polish Society. National Archives at Boston; Waltham, Massachusetts; ARC Title: Copies of Petitions and Records of Naturalization in New England Courts, 1939 - ca. 1942; NAI Number: 4752894; Record Group Title: Records of the Immigration and Naturalization Service, 1787-2004; Record Group Number: RG 85

¹¹ Reference the House History for 14 Herbert Street and In the Heart of Polish Salem for more information on Joseph Czubek.

New England Historic Genealogical Society; Boston, Massachusetts; Massachusetts Vital Records, 1911–1915

¹² Southern Essex County Registry of Deeds, Deed 2202:57

¹³ New England Historic Genealogical Society; Boston, Massachusetts; Massachusetts Vital Records, 1911–1915

mortgage.¹⁴ While living in the home, Henry worked primarily in the leather industry and later as salesman. Around 1936, Henry opened a grocery store at 5 ½ Becket Avenue.¹⁵ Stefania worked in the shop with her husband, while the children began working in local factories as teenagers. Shortly after opening the grocery store, Stefania and Henry Zbyszynski moved into the adjoining house at 5 Becket Avenue. They continued to own and rent units in 4 Cousins Street, moving back into the home in 1948. Their son, Zenon continuously occupied one of the units with his wife Ann and when Henry died in 1947, Stefania moved in with them. Overall the Zbyszynskis owned 4 Cousins Street for sixty-five years, the longest occupants in the home's history. In 1978, the home was sold to William Little, following the death of Zenon Zbyszynski.

After 1978, the home went through a series of owners and foreclosures, falling into disrepair. In 2015, 4 Cousins Street was purchased by Keith Crook (b. 1984) a marketing specialist, and Oliver Kempf (b. 1990), an engineer. The couple spent the next few years updating and restoring the three-family home, to include adding solar panels. During this process, they discovered shoes hidden within a wall, a traditional practice meant to bring protection and good luck to a home.¹⁶ The couple also unearthed items from the home's privy pit, including tea cups, pottery fragments, and medicine bottles.¹⁷

¹⁴ Othelia also appears as Oliya in records.

Southern Essex County Registry of Deeds, Deed 2202:57

¹⁵ Also listed as 74 Derby Street

¹⁶ Shoes were left undisturbed in the first floor, interior wall, next to the bathroom.

¹⁷ The privy pit dates c. 1894-1905, when Salem adopted city-wide trash pick-up.

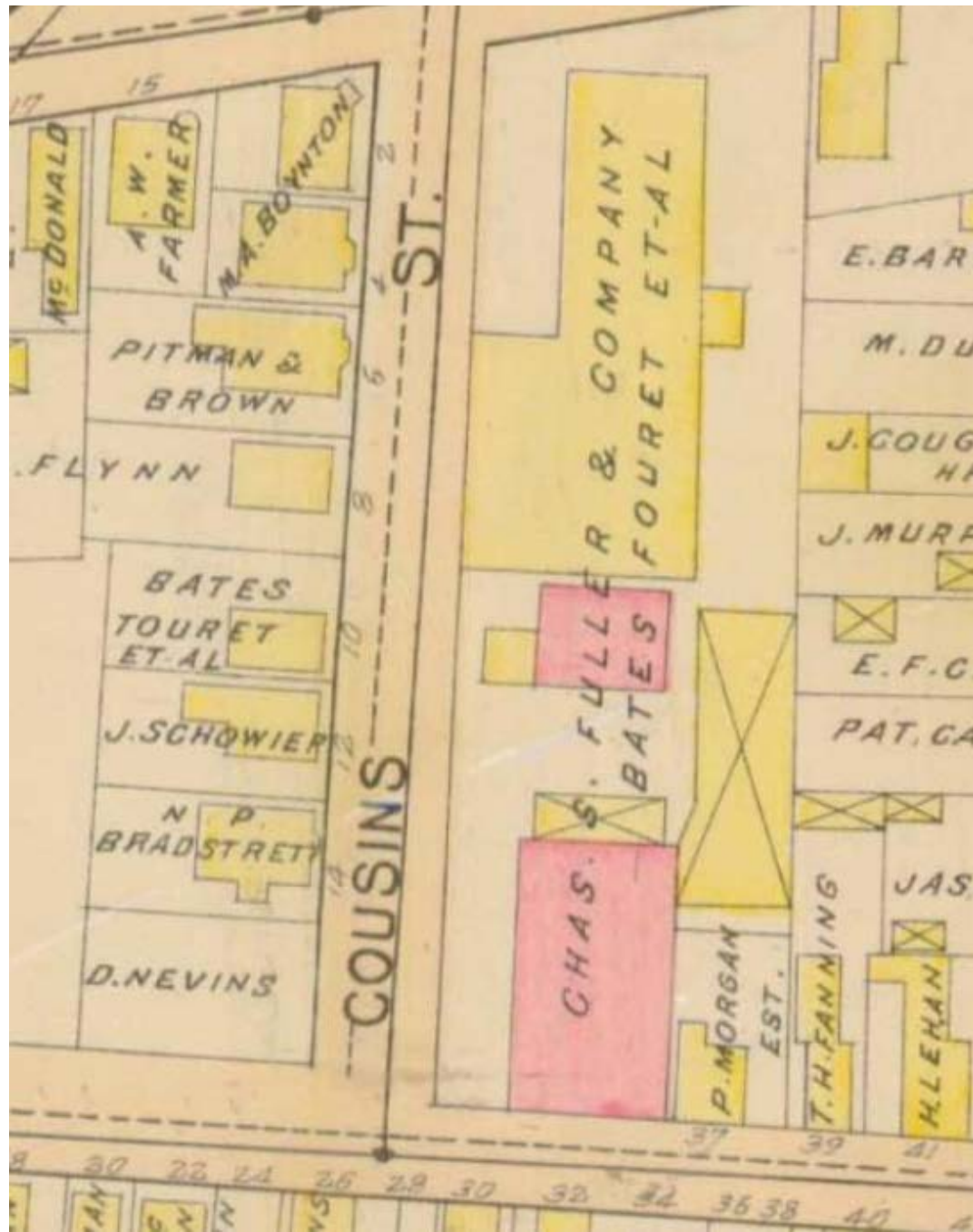
Buyer	Years of Ownership	Number of Years	Purchase Price	Document Referenced	Notes
George W. Pitman Etta M. Pitman Charles W. Brown	1893-1894	<1	"One dollar and other considerations"	Deed 1395:525	1345:63 (Plan) Owned in conjunction with land between Webb and English streets. References Cousins Street
Mary A. Boynton Jacob Frank Boynton	1894-1911	17	"One dollar and other considerations"	Deed 1407:214	\$2,800 mortgage with Salem Savings Bank Never listed as occupying the home
Mary Ann Tyburski John Tyburski	1911-1913	2	"One dollar and other considerations"	Deed 2067:468	\$1,600 previous mortgage remainder
Henryk and Stefania Zbyszynski	1913-1978	65	"One dollar and other considerations"	Deed 2202:57	\$2,400 previous mortgage remainder Henryk and Stefania a.k.a. Henry and Stephanie
William D. Little	1978	<1	\$4,500	Deed 6445:443	
John P. Keane, Jr.	1978-1981	4	\$15,000	Deed 6452:739	Mortgaged for \$30,000
Andrew T. Hingson	1981-1982	<1	\$57,000	Deed 6789:574	Foreclosed (Deed 6999:159)
Eric D. Jackson Joanne Y. Jackson	1982-1893	9	\$40,000	Deed 7017:366	Purchased after property was foreclosed
John J. Suldenski	1983-1992	9	\$5,000 \$53,582	Deed 8414:507	Assumed responsibility of previous mortgage balance of \$53,582 Foreclosed (Deed 11186:583)
Daniel T. Curtin Four Cousins Realty Trust	1992-1995	3		Deed 11655:170	Purchased after property was foreclosed
Robert J. O'Grady	1995-2002	7	\$117,500	Deed 13194:2	
Thomas E. Lawlor (a.k.a. Lawler) Yvonne Greene	2002-2011	9	\$315,000	Deed 19000:422	Foreclosed (Deed 29980:370)
Federal National Mortgage Association	2011-2012	<1	\$223,119	Deed 30336:496	Foreclosure
Anoniou Aristides	2012-2015	4	\$300,500	Deed 31110:526	Purchased after the property was foreclosed.
Keith Crook Oliver Kempf	2015-Present (As of 2018)	3+	\$510,000	Deed 34270:508	

Resident	Directory Year	Notes
Henry M. Strout	1895	
Daniel M. Hersey William H. Foye	1897	
Meader A. Buck William H. Foye	1899-1901	1898 directory unavailable
F.H. Haines William H. Foye	1903-1906	
F.H. Haines	1907	
David J. Hard C.H. Gillis	1908	
C.H. Gillis James Curran	1909	
C.H. Gillis P.J. Curran Mrs. C. Clark	1910	Mrs. C. Clark resides in the house until 1924. (14 years)
J. Tyburski J. Callahan Mrs. C. Clark	1911	John and Mary Tyburski
E.A. Montgomery J. Callahan Mrs. C. Clark	1912	
Henry C. Zbyszynski J. Callahan Mrs. C. Clark	1913	First listing for Zbyszynski
Henry C. Zbyszynski A. Danda Mrs. C. Clark	1914-1915	
Henry C. Zbyszynski Mrs. C. Balcomb Mrs. C. Clark	1916-1924	
Henry C. Zbyszynski Mrs. C. Balcomb Miss F. Clark	1926	

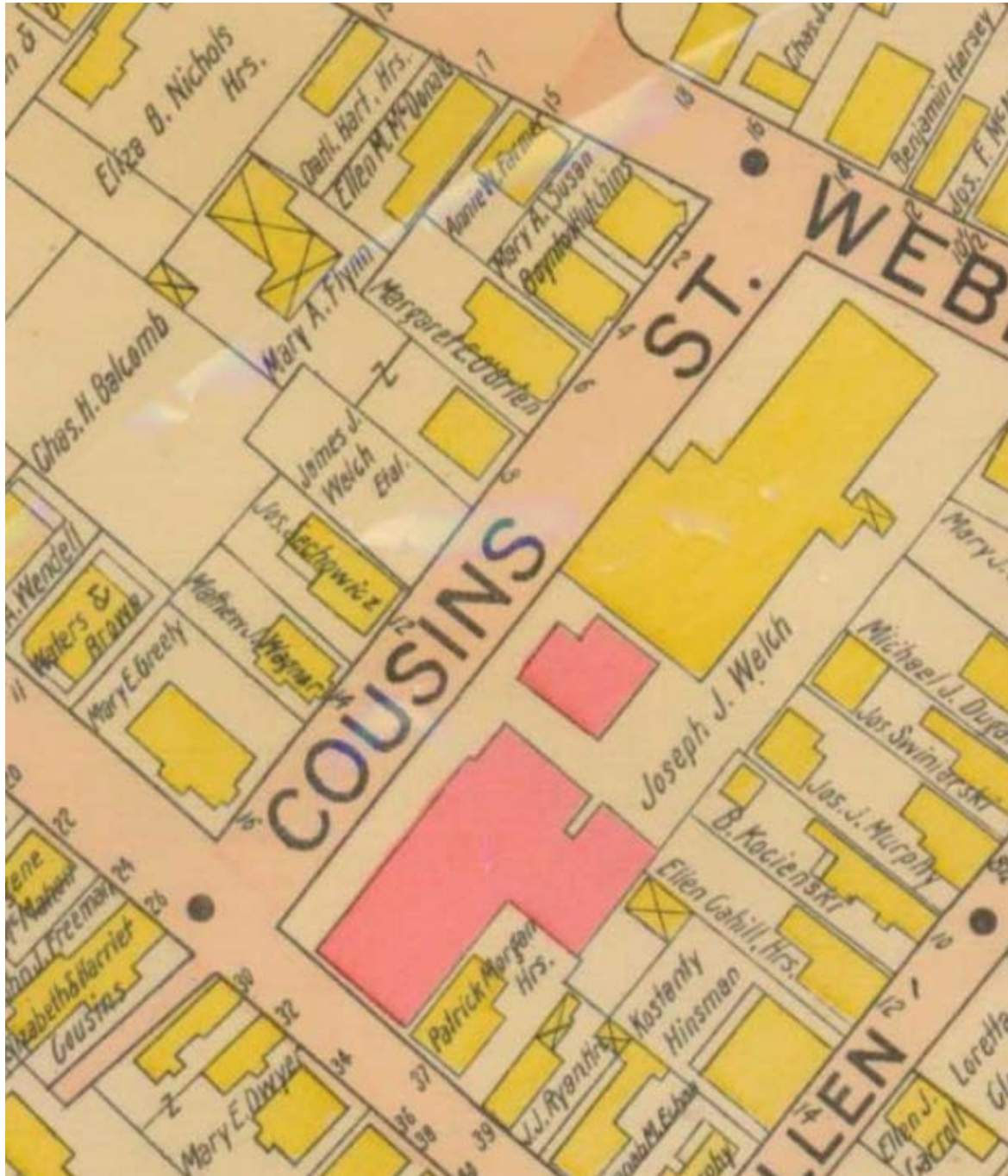
John J. Clark Ellery B. Hendricks Benjamin LeVasseur Henry C. Zbyszynski Dennis F. Lawlor	1929	
Frank Tobin Henry C. Zbyszynski	1930-1932	
Joseph Bajkiewicz Oliver F. Davidson Henry Zbyszynski	1934	
Zenon R. Zbyszynski Fred Harrison Henry Zbyszynski	1935	Zenon's first year appearing in the directory at this address.
Zenon R. Zbyszynski Henry Zbyszynski	1936	
Zenon R. Zbyszynski John J. Stankiewicz Chester Kobuczowski	1937	
Zenon R. Zbyszynski Raymond E. DesRosiers Chester Kobuczowski	1939	
Zenon R. Zbyszynski Vacant Chester Kobuczowski	1940	
Zenon R. Zbyszynski Frederick Kelliher Ernest A. Dempsey	1942-1944	
Zenon R. Zbyszynski Frederick Kelliher	1945	
Zenon R. Zbyszynski Frederick Kelliher Everette E. Saunders	1946	
Zenon R. Zbyszynski Frederick Kelliher Anthony Lamonte	1947	
Stefania and Zenon Zbyszynski Anthony Lamonte	1948	
Zenon and Stefania Zbyszynski and Mrs. Victoria Kozeo	1964	The Zbyszynskis resided in the home until 1978



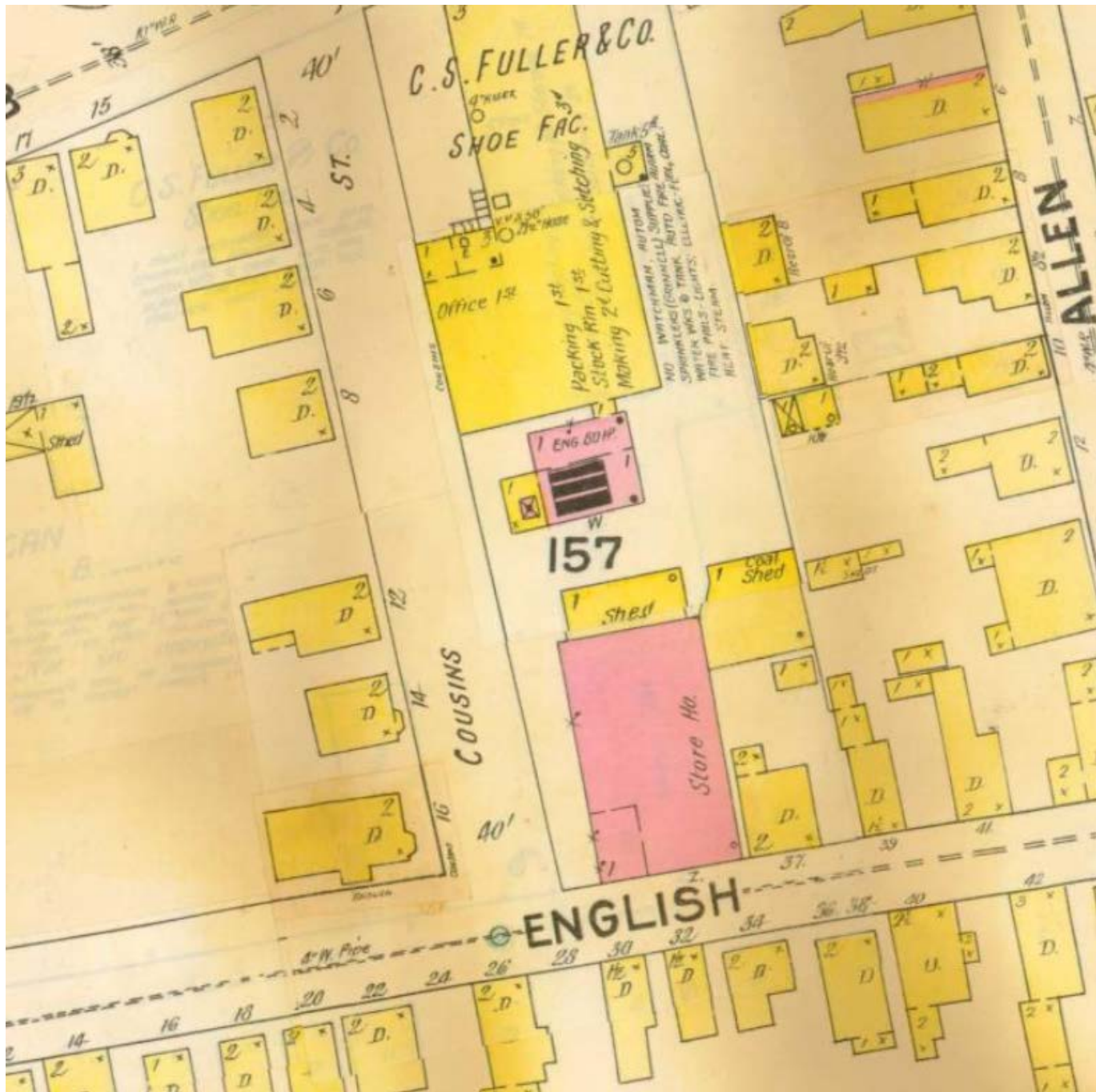
1874 Salem Atlas



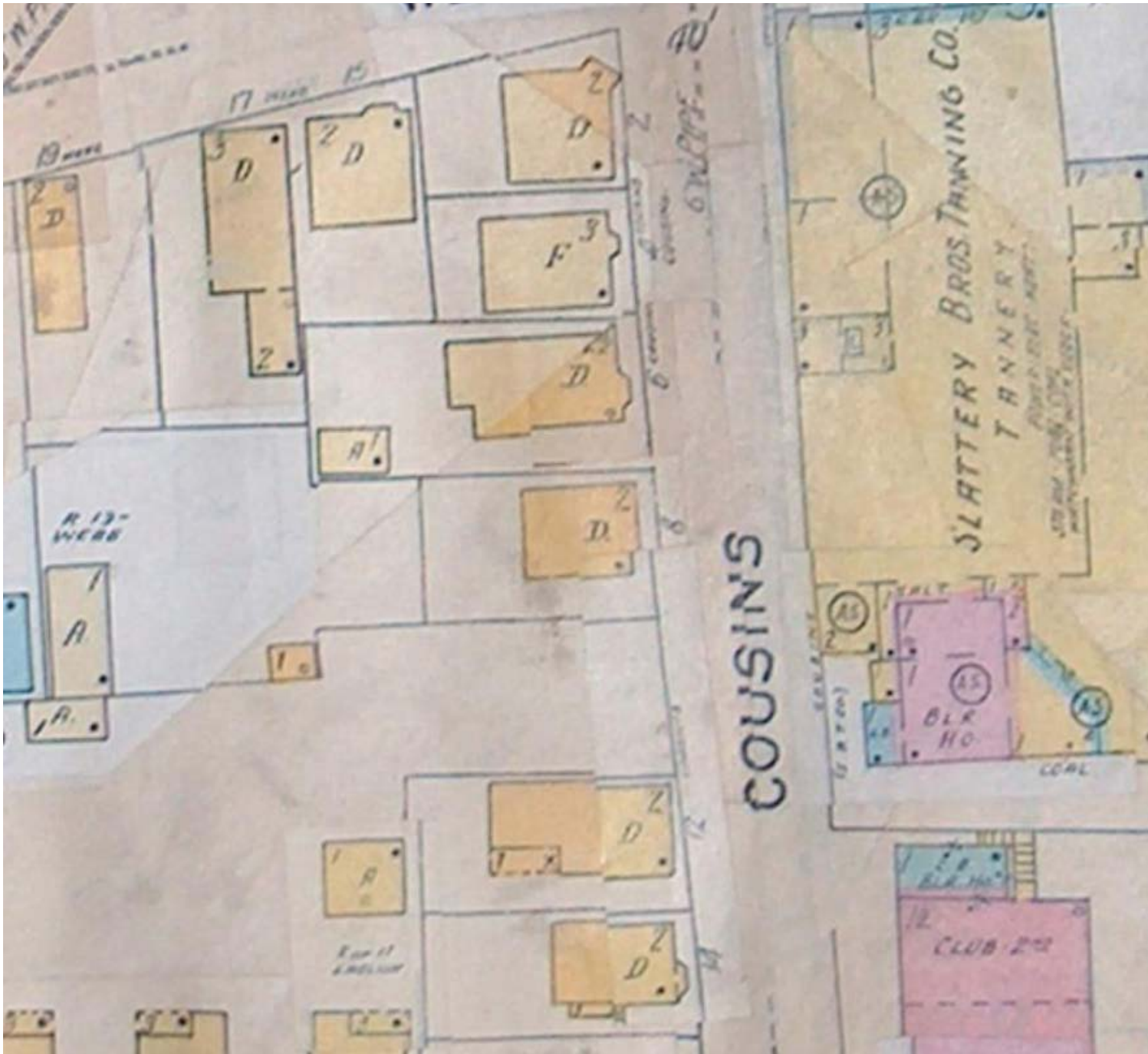
1897 Salem Atlas



1911 Salem Atlas



1890-1903 Salem Atlas (Plate 12)



1906-1938 Salem Atlas



Similar construction seen at 24 Becket Street, built c. 1911. (MACRIS: SAL 3270)

NEW DERBY STREET.

The fences have been built, and the edgestones set, and the street is ready for paving, as soon as the water and gas pipes are laid, and the new lines established.

Cousins street has been laid out and accepted without an appropriation.

Kent & Boynton's Affairs.

BOSTON, Mass., Aug. 2.—No schedule of the assets and liabilities of Kent & Boynton, of Salem and Gloucester, Mass., whose assignment to John M. Raymond and M. O. Rice was reported in the last issue of THE WEEKLY, has yet been filed.

The firm lost heavily on a branch store in Newburyport, which was closed some time ago. Both their Gloucester and Salem stores were profitable. It is believed that their troubles are only temporary and that they will soon effect a settlement and resume business.

FIRE LOSS \$25,000.

Gloucester Saved From Conflagration.

Cape Ann Clothing Co Factory Burned—It Employed 60 Hands.

GLOUCESTER, Feb 12—The four-story wooden building on Vincent st, owned by the Gloucester national bank and occupied by J. Frank Boynton, a resident of Salem, as an oiled clothing manufactory, was totally destroyed by fire shortly before 6 this morning. The loss is \$25,000.

The building was valued at \$10,000 and insured for \$5000, the stock and machinery at \$15,000, insured for \$13,000.

The cause is attributed to spontaneous combustion, although those first on the scene say that the blaze when first discovered was near the boiler house.

Once more the city was in luck, inasmuch as not a breath of wind was stirring, otherwise the firemen say a conflagration would have been inevitable. Hardly 50 feet away is the shipyard of John Bishop, and near the factory was a stock storehouse. Adjoining is the old wooden building formerly occupied by the Cape Ann anchor works, while just across the street the high scene tower of the Union Hill theatre, also of wood, is situated. The large buildings of the Samuel Lane & Bros fish company and the great central plant of the Gorton, Pew fisheries company, covering several acres, are opposite.

A slight wind and showers of sparks of highly inflammable oiled clothing would have been spread in any of these directions. The flames, however, shot directly upward.

The entire fighting machinery of the city, including the new fireboat, was summoned, and the flames attacked from land and sea.

The factory is located in the high pressure district and the supply of water was ample. The blaze was hemmed in and kept in the place of its origin.

The Boynton establishment, known as the Cape Ann oil clothing company, employed 60 persons, two-thirds of whom are women.

J. Frank Boynton, doing business as the Boynton Improved Process Oil Clothing Company, Gloucester, has been petitioned into bankruptcy at the instance of three creditors whose claims amount to \$2156.

The Boston Globe

(Boston, Massachusetts)

04 Dec 1912, Wed • Main Edition • Page 8

SALEM, MASS.—J. Frank Boynton a resident of Salem at present doing business in Gloucester, Mass. at 207 Main St., under the name of Cape Ann Clothing Co., and who was formerly a member of the old Salem firm of Kent & Boynton, has taken a long lease of the two story brick building at the corner of Essex and Central Streets, Salem, in the heart of the retail clothing district. Mr. Boynton started in the retail clothing business in Salem about 35 years ago, and under the firm name of Kent & Boynton conducted a retail clothing store in Salem for many years, finally closing up his Salem business and opening a store in Gloucester, in which city he has conducted the largest clothing store for a long time. Mr. Boynton has planned extensive alterations on the Salem building, which he has leased, and will fit it up as a first class shop for men's clothing and furnishing goods. Work will be started at once, on the remodelling, and the job will be rushed along so as to have the establishment ready for business not later than Nov. 1, 1916.

The Clothier and Furnisher, Volume 89, Pg. 98, 1916

<i>Name</i> Boynton, Jacob Franklin -A			
<i>Residence</i> Salem.	<i>Occupation</i> Clothier	<i>Nativity</i> Buxton, Me. 1859-5-7	
<i>Lodge</i> Starr King	<i>Initiated</i>	<i>Passed</i>	<i>Raised</i>
<i>Membership</i>	<i>Dim.</i> <i>Sus.</i> <i>Dis.</i>	<i>Reinstated</i>	<i>Deceased</i>
<i>Remarks:</i>			

Massachusetts Grand Lodge of Masons Membership Cards 1733-1990. New England Historic Genealogical Society, Boston, Massachusetts.



Palmer Clothing House, 250 Essex Street. c. 1912. Previously the home of Kent & Boynton.
(Salem State University Archives and Special Collections)

J. FRANK BOYNTON

SALEM, Feb 18—J. Frank Boynton, 69, a manufacturer of oil clothing, died suddenly of heart disease this morning at his home, 12 Laurel st. He was a native of Portland, Me, the son of the late Charles and Sarah (Hamlin) Boynton.

Mr Boynton first became engaged in the clothing business in Boston and later came to this city, where he opened a clothing store under the name of Kent & Boynton. Later he opened similar establishments in Gloucester and Newburyport. Upon the dissolution of the Salem firm, he went to Gloucester and started manufacturing oil clothing there.

He is survived by his wife Mrs Mary (Waters) Boynton; a son, Philip Francis Boynton of Yonkers, N Y; two brothers, William and Arthur, both of Melrose; a sister, Miss Sarah Boynton, also of Melrose, and two grandchildren.

The Boston Globe
(Boston, Massachusetts)

Around 1930, the structure was occupied by a series of Polish groceries, whose proprietors often resided on the premises. The ethnic identity of the new owners reflects the character of the neighborhood. Around the turn of the century, Eastern European immigrants, especially Poles, seeking employment were attracted by the expanding industrial base of Salem. Many settled in the Derby Street area which remained one of the most densely-populated parts of the city. Between 1965 and 1975, this building housed Grabas the Caterer, which had previously been located at 124 Derby Street (Form No. 3219). Throughout the 1980's, the property remained vacant. Today, the storefront has been removed and the house again serves as a multi-family residence.

History of 5 Becket Avenue, which housed Zbyszynski's grocery store. (MACRIS Sal.3301)



Find A Grave, memorial page for Henry Zbyszynski (22 Oct 1882–1946), Find A Grave Memorial no. 82112501, citing Saint Mary's Cemetery, Salem, Essex County, Massachusetts, USA; Maintained by Kathy Krysiak (contributor 46917874).

**Mortgagee's Sale of Real Estate
At Public Auction**

To Be Sold on the Premises

TUESDAY, FEBRUARY 4, 1992

10:00 A.M. 4 COUSINS STREET, SALEM, MASS.

A 3 Family Wood Frame Home containing 4 Rooms, 2 Bedrooms in each Unit.

Deposit \$5,000.00 Balance 30 Days

11:00 A.M. 392 ESSEX STREET, SALEM, MASS.

A 19 UNIT 2 1/2 Story Detached Wood Frame Building, consisting of 1, 2, 3 Room Apartments.

Deposit \$20,000.00 Balance 30 Days

Terms of Sale: All Deposits to be paid in cash or certified check by the Purchaser at the time and place of each sale as earnest money. Other Terms to be announced at each sale. Per Order of Atty. for Mortgagee.

JOEL B. HURWITZ & Co., Auctioneers

P.O. Box 193, Boston, MA 02126

617-323-2700

Mass. Lic. #145



Restoration: before (2015) and after (2018) by Keith Crook and Oliver Kempf.

appeared the above-named Edward D. Popes, President and acknowledged the foregoing instrument to be the free act and deed of the Salem Savings Bank, before me,
 Clarence A. Evans, Justice of the Peace.

Essex Co. Rec. Nov. 20, 1893, 30m past 9 a.m. Rec. 7 Exley ~~Charles Wood Esq.~~

Now All Men by these presents that we, William E. Bates, Benjamin A. Fournet and James G. Welch all of Salem, Essex County, Massachusetts, in consideration of one dollar and other valuable considerations paid by George W. Pitman and Charles W. Brown both of said Salem, the receipt whereof is hereby acknowledged, do hereby give, grant, bargain, sell and convey unto the said George W. Pitman and Charles W. Brown and their heirs and assigns, a certain parcel of land situated in said Salem and bounded northerly by Webb street eighty-eight feet and six inches, northwesterly by land of Flynn fifty-five feet eight inches, southwesterly by other land of ours eighty-six feet, southeasterly by Cousins street seventy-four feet nine inches, being a portion of the premises conveyed to us by deed of David Nevins et al. dated May 24, 1892 recorded in Essex So. Dist. Registry of Deeds Book 1345 Page 63 with plan annexed. To have and to hold the granted premises, with all the privileges and appurtenances thereto belonging to the said George W. Pitman and Charles W. Brown and their heirs and assigns, to their own use and behoof forever. And we do hereby for ourselves and our heirs, executors and administrators, covenant with the grantees and their heirs and assigns that we are lawfully seized in fee-simple of the granted premises, that they are free from all incumbrances, that we have good right to sell and convey the same as aforesaid; and that we will and our heirs, executors and administrators shall WARRANT and defend the same to the grantees and their heirs and assigns forever against the lawful claims and demands of all persons. And for the consideration aforesaid we, Clara E. Bates wife of said William E. and Lucy H. Fournet wife of Benjamin A. hereby release unto the grantees and their heirs and assigns, all right of or to both dower and homestead in the granted premises. M

W. E. Bates
 et al.
 to
 G. W. Pitman
 et al.

Witness whereof we the said William E. Bates, Colara E. Bates, Benjamin A. Tourret, Lucy H. Tourret and James J. Welch, unmarried, hereunto set our hands and seals this - day of November in the year one thousand eight hundred and ninety - three.

Signed, sealed and delivered in presence of	}	William E. Bates	seal.
Andrew Fitz to W. E. B.		Colara E. Bates	seal.
Ellen J. Carleton		Benjamin A. Tourret	seal.
Grace E. Gale		Lucy H. Tourret	seal.
Mary A. Welch		James J. Welch	seal.

Essex ss. November 15, 1893. Then personally appeared the above named William E. Bates and acknowledged the foregoing instrument to be his free act and deed,

Before me, Andrew Fitz, Justice of the Peace.

Essex ss. Dec^d Nov. 20, 1893, 30m. past 9 A.M. Rec^d & Ex. by ~~Chas. Osgood~~ P.P.

J. Perkins
et al. Trust^s
to
M. S. Ricker
(ux F. M. R.)

Now All Men by these presents that we, Thomas Perkins, Joseph B. F. Osgood, Joseph H. Towne and Caroline P. Osgood of Salem, and Severett S. Tuckerman of Boston, all in the Commonwealth of Massachusetts, trustees under the last will of Thomas Perkins late of Salem in the County of Essex and Commonwealth aforesaid, deceased, which will was duly proved and allowed by the Probate Court for said County on the third Monday of September A. D. 1875, do by virtue and in execution of the power to us given in and by said will, and of every other power and authority us hereto enabling, and in consideration of the sum of one hundred and sixty-six ⁶⁶/₁₀₀ dollars to us paid by Mary S. Ricker wife of Francis M. Ricker of said Salem the receipt whereof is hereby acknowledged, hereby grant, bargain, sell and convey unto the said Mary S. Ricker all our right, title, and interest in and unto the following described parcel of land situated in said Salem, and bounded southwesterly by Walter street a distance of about forty-one feet, northwesterly by land of F. M. Ricker a distance of about one hundred and sixty-two feet, northerly by land of Manning a distance of about forty-one feet, and southeasterly by land of Josiah M. Crocker a distance of about one hundred and sixty-two feet.

assigns that, in case a sale shall be made under the foregoing power, we or they will upon request execute, acknowledge, and deliver to the purchaser or purchasers a deed or deeds of release confirming such sale. And it is agreed that the grantor or his executor, administrators, or assigns, or any person or persons in their behalf, may purchase at any sale made as aforesaid, and that no other purchaser shall be answerable for the application of the purchase money, and that, until default in the performance or observance of the condition of this deed, we and our heirs and assigns may hold and enjoy the granted premises and receive the rents and profits thereof. IN WITNESS WHEREOF we the said Isaac E. Porter and Benjamin F. Porter hereunto set our hands and seals this seventh day of April in the year one thousand eight hundred and ninety four.

Signed and sealed in presence of Samuel H. Stone. Isaac E. Porter seal Benjamin F. Porter seal

Commonwealth of Massachusetts, Essex ss. Beverly, April 7, 1894. Then personally appeared the above named Isaac E. Porter and Benjamin F. Porter and acknowledged the foregoing instrument to be their free act and deed,

Before me - Samuel H. Stone Justice of the Peace. Essex ss. Rec^d Apr. 9, 1894. 50m. paid 2 P.M. Rec. & Ex. by Charles Gooden Rys

G. W. Pittman
to
M. A. Boynton

Know all men by these presents that we, George W. Pittman and Charles W. Brown both of Salem, in the County of Essex and Commonwealth of Massachusetts, in consideration of One Dollar and other valuable considerations, to us, paid by Mary A. Boynton of said Salem, the receipt whereof is hereby acknowledged, do hereby give, grant, bargain, sell and convey unto the said Mary A. Boynton a certain lot of land situate on Cousins Street in said Salem and bounded and described as follows, to wit: Beginning on said Cousins Street at land of William E. Bates, Benjamin A. Tourer and James J. Welch and running Northwesterly by said land of Bates, Tourer and Welch fifty four (54) feet to other land of ours: then turning and running Northerly by said other land of ours as the fence now stands on a line parallel with Cousins Street, thirty three (33) feet to land this day conveyed by us by another deed to said Mary A. Boynton: then running and running Southeasterly by said last named land fifty four (54) feet to Cousins Street: thence turning and running

Southwesterly by Cousins Street thirty three (33) feet to the point begun at. Being a part of the land conveyed to us by said Bates, Fouret and Welch by deed dated November 1893 and recorded in the Registry of Deeds for the Southern District of Essex County, Book 1395 Page 525. To have and to hold the granted premises, with all the privileges and appurtenances thereto belonging to the said Mary A. Boynton and her heirs and assigns, to their own use and behoof forever. And we do hereby for ourselves and our heirs, executors and administrators, covenant with the grantee and her heirs and assigns that we are lawfully seized in fee simple of the granted premises, that they are free from all incumbrances, that we have good right to sell and convey the same as aforesaid, and that we will and our heirs, executors and administrators shall warrant and defend the same to the grantee and her heirs and assigns forever against the lawful claims and demands of all persons. And for the consideration aforesaid I, Etta M. Pitman wife of said George W. Pitman do hereby release unto the grantee and her heirs and assigns, all right of or to both dower and homestead in the granted premises. In witness whereof we the said

George W. Pitman, Charles W. Brown (being unmarried) and Etta M. Pitman, do hereunto set our hands and seals this seventh day of April in the year one thousand eight hundred and ninety four.

Signed, sealed and delivered in presence of
 Hector M^cQuarrie
 Andrew Fitz to G.W.P. & C.W.B. }
 Commonwealth of Massachusetts
 Essex ss. April 10th, 1894. Then personally appeared the above named George W. Pitman and Charles W. Brown and acknowledged the foregoing instrument to be their free act and deed,

Before me - Andrew Fitz Justice of the Peace
 Charles Wood Reg.

Essex ss. Rec^d Apr. 10, 1894, 10 a.m. paid 10c. m. Rec^d Ex. by

Know all men by these presents that we, George W. Pitman and Charles W. Brown both of Salem, in the County of Essex and Commonwealth of Massachusetts, in consideration of One Dollar and other valuable considerations to us paid by Mary A. Boynton of said Salem, the receipt whereof is hereby acknowledged, do hereby give, grant, bargain, sell and convey unto the said Mary A. Boynton

G. W. Pitman
 to
 M. A. Boynton

a certain lot of land situate at the corner of Wells and Cousins Streets, in said Salem and bounded and described as follows, to wit: Beginning at said corner and running Southwesterly by Cousins Street forty one feet and six inches (41' 6") to land this day conveyed by us by another deed to said Mary A. Boynton: thence turning and running Northwesterly by said east named land fifty four (54) feet to other land of ours: thence turning and running Northerly by said other land of ours as the fence now stands on a line parallel with Cousins Street twenty nine feet and ten inches (29' 10") to Wells Street: thence turning and running Southeasterly by Wells Street fifty four feet and nine inches (54' 9") to the point begun at. Being a part of the land conveyed to us by William E. Bates, Benjamin A. Tourst and James J. Welch by deed dated November, 1893, and recorded in the Registry of Deeds for the Southern District of Essex County, Book 1395 Page 525. To have and to hold the granted premises, with all the privileges and appurtenances thereto belonging to the said Mary A. Boynton and her heirs and assigns, to their own use and behoof forever. And we do hereby for ourselves and our heirs, executors and administrators, covenant with the grantee and her heirs and assigns that we are lawfully seized in fee simple of the granted premises, that they are free from all incumbrances, that we have good right to sell and convey the same as aforesaid; and that we will and our heirs, executors and administrators shall warrant and defend the same to the grantee and her heirs and assigns forever against the lawful claims and demands of all persons. And for the consideration aforesaid I, Etta M. Pitman, wife of said George W. Pitman do hereby release unto the grantee and her heirs and assigns all right of or to both dower and homestead in the granted premises. In witness whereof we the said George W. Pitman, Charles W. Brown (being unmarried) and Etta M. Pitman, do hereunto set our hands and seals this seventh day of April in the year one thousand eight hundred and ninety four.

Signed, sealed and delivered in presence of
 Resctor M^cQuarrie

George W. Pitman seal
 Etta M. Pitman seal
 Charles W. Brown seal

Andrew Fitz to G.W.P. & C.W.B. Commonwealth of Massachusetts Essex ss. April, 10th, 1894. Then personally appeared the above named George W. Pitman and Charles W. Brown and ac-

knownedged the foregoing instrument to be their free act and deed, before me - Andrew Fitz Justice of the Peace.

Essex Rec^d Apr. 10, 1894. 10m. 7aet 10 a.m. Rec. 9 3/4 by

Chas. Good Ry.

Know all men by these presents that we, Jacob F. Boynton and Mary A. Boynton, his wife, in her right, both of Salem, Essex County, Massachusetts, in consideration of Twenty eight hundred dollars paid by the Salem Savings Bank, located at said Salem, a corporation duly established by the laws of the Commonwealth of Massachusetts, the receipt whereof is hereby acknowledged, do hereby give, grant, bargain, sell and convey unto the said corporation, a certain parcel of land with all buildings thereon, situate in said Salem, bounded:- Beginning at the corner of Webb and Cousins Streets and running Southwesterly by Cousins Street seventy four feet and nine inches; thence running Northwesterly by land of Bates, Tourlet and Welch, fifty four feet to land of Pitman and Brown; thence running Northwesterly by land of Pitman and Brown sixty two feet, ten inches to Webb Street; thence running Southeastly by Webb Street fifty four feet, nine inches to point begun at; being the same premises conveyed to said Mary A. Boynton by George W. Pitman and Charles W. Brown by two deeds both dated April 7, 1894, and to be recorded herewith. To have and to hold the granted premises, with all the privileges and appurtenances thereto belonging to the said Salem Savings Bank and its successors and assigns, to their own use and behoof forever. And we hereby for ourselves and our heirs, executors and administrators, covenant with the grantee and its successors and assigns that said Mary A. is lawfully seized in fee simple of the granted premises, that they are free from all incumbrances, that we have good right to sell and convey the same as aforesaid, and that we will and our heirs, executors and administrators shall warrant and defend the same to the grantee and its successors and assigns forever against the lawful claims and demands of all persons; and that we, and they will pay all taxes and assessments as hereinafter provided, and will make or claim no deduction therefor from the grantee or its successors or assigns. Provided nevertheles that if we, or our heirs, executors, administrators, or assigns, shall pay unto the grantee, or its successors

J. F. Boynton
Salem Savings Bk.

Pt. Release
B. 1516 P. 16.

See
B. 5022 P. 124

See
B. 6133 P. 354

Discharge
B. 6448 P. 712

or assigns, the sum of Twenty eight hundred dollars in one year from this date; with interest semi annually at the rate of five percent per annum, and until such payments shall pay all taxes and assessments, to whomsoever laid or assessed, whether on the granted premises or on any interest therein, or on the debt secured hereby, any tax paid by the owner of the equity of redemption in no case, to be deducted from the mortgage debt, and any tax paid by the holder of this mortgage, if not repaid and said holder so elects, may be added to and form part of the principal of said mortgage debt, and draw interest at the same rate; shall keep the buildings on said premises insured against fire in a sum not less than Twenty eight hundred dollars, for the benefit of the grantee and its successors and assigns, in such form and at such insurance office as they shall approve; and shall not commit or suffer any strip or waste, of the granted premises, or any breach of any covenant herein contained; when this deed, as also a note of even date herewith, signed by us whereby we jointly and severally promise to pay to the grantee, or order, the said principal sum and instalments of interest at the times aforesaid, shall be void.

BUT upon any default in the performance or observance of the foregoing condition, the grantee or its successors or assigns, may sell the granted premises, or such portion thereof as may remain subject to this mortgage in case of any partial release hereof, together with all improvements that may be thereon, by public auction in said Salem, first publishing a notice of the time and place of sale once each week for three successive weeks in some one newspaper published in said Salem, and may convey the same by proper deed or deeds to the purchaser or purchasers, absolutely and in fee simple; and such sale shall forever bar us and all persons claiming under us, from all right and interest in the granted premises, whether at law or in equity. And out of money arising from such the grantee or its representatives shall be entitled to retain all sums there secured by this deed, whether they be either before or after payment, including all costs, charges, and expenses incurred or sustained by them by reason of any default in the performance or observance of the said condition, rendering the surplus, if any, to us or our heirs or assigns; and we hereby, for ourselves and our heirs and assigns, con-

enant with the grantee and its successors and assigns, that in case a sale shall be made under the foregoing power, we or they will upon request execute, acknowledge and deliver to the purchaser or purchasers a deed or deeds of release confirming such sale. And it is agreed that the grantee, or its successors or assigns, or any person or persons in their behalf, may purchase at any sale made as aforesaid, and that no other purchaser shall be answerable for the application of the purchase money; and that, until default in the performance or observance of the condition of this deed, we and our heirs and assigns may hold and enjoy the granted premises and receive the rents and profits thereof. In witness

whereof we the said Jacob F. Boynton and Mary A. Boynton hereunto set our hands and seals this tenth day of April in the year one thousand eight hundred and ninety four.

Signed, sealed, and delivered in presence of } Jacob F. Boynton seal
 Andrew Fitz to both. } Mary A. Boynton seal
 Commonwealth of Massachusetts

Essex ss. April 10, 1894. Then personally appeared the above named Jacob F. Boynton and Mary A. Boynton and acknowledged the foregoing instrument to be their free act and deed, before me. Andrew Fitz Justice of the Peace.

Essex ss. Rec^d Apr. 10, 1894. 10 m. past 10 am. Rec. & Ex. by

Charles Good Ry.

Know all men by these presents, that I, Virietta J. Clifford the mortgagee in a certain mortgage given by Sarah P. Hill dated August 17th, A.D. 1886, and recorded with Essex So. Dist. Deeds, libro 1179 folio 269, in consideration of One Dollar paid by said Sarah P. Hill, the receipt whereof is hereby acknowledged, do hereby remise, release, and forever quitclaim unto the said Sarah P. Hill all the right, title, and interest which I acquired under the aforesaid mortgage in or to that portion of the premises therein conveyed, which is described as follows, namely:—Beginning at a point on the northwest side of Pilsbury Avenue that is one hundred and $72\frac{1}{100}$ feet northeast from the junction of said Avenue with Chatham Street, and thence running Northwest on a line parallel with said street, one hundred one $84\frac{1}{100}$ feet: thence turning at right angles and running Northeast forty feet: thence turning at right angles and running Southeast ninety seven $88\frac{1}{100}$ feet to said Pilsbury Avenue, and thence Southwest by said Avenue forty $28\frac{1}{100}$ feet to the

Partial Release
 v. J. Clifford
 S. P. Hill.

hereby for ourselves and our heirs, executors, and administrators, covenant with the grantee and his heirs and assigns that we are lawfully seized in fee simple of the granted premises; that they are free from all incumbrances; that we have good right to sell and convey the same as aforesaid; and that we will and our heirs, executors, and administrators shall warrant and defend the same to the grantee and his heirs and assigns forever against the lawful claims and demands of all persons. In witness whereof we the said William E. Bodge and Gracie B. Bodge hereunto set our hands and seals this first day of February in the year one thousand nine hundred and eleven.

Signed and sealed } William E. Bodge. seal.
 in presence of } Gracie B. Bodge. seal.
 Marion Taylor to W.E.B. } Commonwealth of Massachusetts, Essex ss February 21, 1911. Then personally appeared the above named William E. Bodge and acknowledged the foregoing instrument to be his free act and deed before me.

Marion Taylor. * Special Commissioner.

Essex ss, Rec'd Feb. 21, 1911. 8, in past 10 A.M. Recorded & examined.

G. F. Boynton
 et ux
 to

M. A. Fyburski

Know all men by these presents, that we, G. Frank Boynton and Mary A. Boynton, his wife, in her own right, both of Salem, in the County of Essex and Commonwealth of Massachusetts, in consideration of One dollar and other valuable considerations paid by Mary Ann Fyburski of said Salem, the receipt whereof is hereby acknowledged, do hereby give, grant, bargain, sell and convey unto the said Mary Ann Fyburski, a certain parcel of land with the buildings thereon situated on Cousins Street, in said Salem, and bounded and described as follows: Beginning at land now or late of William E. Bates, Benjamin A. Fowret and James G. Welch and running Northwesterly by said land of Bates, Fowret and Welch fifty four (54) feet to land now or formerly of George W. Pitman and Charles W. Brown, then turning and running Northerly by said land of Pitman and Brown on a line parallel with said Cousins Street thirty three (33) feet to other land formerly of said Pitman and Brown, thence turning and running by last

named land fifty four (54) feet to Cousins Street, then turning and running Southwesterly by Cousins Street thirty three (33) feet to the point of beginning. Being the same premises conveyed to the said Mary A. Boynton by deed of the said George W. Putman and Charles W. Brown, dated April 7, 1894, and recorded with Essex South District Registry of Deeds, Book 1407, Page 214. The premises are conveyed subject to a mortgage of \$1600.00 held by the Salem Savings Bank, and to unpaid interest on said mortgage. To have and to hold the granted premises, with all the privileges and appurtenances thereto belonging, to the said Mary Ann Dyzburska and her heirs and assigns, to their own use and behoof forever. And we hereby for ourselves and our heirs, executors, and administrators, covenant with the grantee and her heirs and assigns that we are lawfully seized in fee-simple of the granted premises; that they are free from all incumbrances, except as aforesaid, that we have good right to sell and convey the same as aforesaid, and that we will and our heirs, executors and administrators, shall warrant and defend the same to the grantee and her heirs and assigns forever against the lawful claims and demands of all persons. In witness whereof we the said G. Frank Boynton and Mary A. Boynton hereunto set our hands and seals this twenty first day of February in the year one thousand nine hundred and eleven.

Signed and sealed

G. Frank Boynton. seal.

in presence of

Mary A. Boynton. seal.

Max Goldberg to both.

Commonwealth of Massachusetts,

Essex, ss. February 21, 1911. Then personally appeared the above named Mary A. Boynton and acknowledged the foregoing instrument to be her free act and deed, before me. Max Goldberg, Justice of the Peace.

Essex ss. Rec'd Feb. 21, 1911. 12, in past 10 A.M. Recorded & examined.

Know all men by these presents, that we, John Dyzburski and Mary Ann Dyzburski, his wife, in her own right, both of Salem, in the County of Essex and Commonwealth of Massachusetts, in consideration of nine hundred dollars paid by John Raczkoski of said Salem the receipt whereof is hereby acknow-

J. Dyzburski
et ux
to

J. Raczkoski.

Discharge

B. 2099 P. 578

ledged, do hereby give, grant, bargain, sell, and convey
 unto the said John Raczkowski, a certain parcel of land
 with the buildings thereon, situate on Cousins Street, in
 said Salem, and bounded and described as follows: Beg-
 inning at land now or late of William E. Bates, Benj-
 amin A. Fowet and James J. Welch and running north-
 westerly by said land of Bates, Fowet and Welch
 fifty four (54) feet to land now or formerly of George
 W. Pitman and Charles W. Brown, then turning and run-
 ning northerly by said land of Pitman and Brown
 on a line parallel with said Cousins Street thirty
 three (33) feet to other land formerly of said Pitman
 and Brown, thence turning and running by east
 named land fifty four (54) feet to Cousins Street,
 then turning and running southwesterly by Cousins
 Street thirty three (33) feet to the point of beginning.
 Being the same premises conveyed to me by deed of
 even date of Mary A. Boynton and to be recorded here-
 with. The premises are conveyed subject to a mortgage
 of \$1600.00 held by the Salem Savings Bank. To have
 and to hold the granted premises, with all the privileges
 and appurtenances thereto belonging, to the said John
 Raczkowski and his heirs and assigns, to their own use
 and behoof forever. And we hereby for ourselves and
 our heirs, executors and administrators, covenant with
 the grantee and his heirs and assigns that we are
 lawfully seized in fee simple of the granted premises
 that they are free from all incumbrances, except as
 aforesaid that we have good right to sell and convey
 the same as aforesaid; and that we will and our
 heirs, executors, and administrators shall warrant
 and defend the same to the grantee and his heirs
 and assigns forever against the lawful claims and
 demands of all persons. Provided nevertheless that
 if we, or our heirs, executors, administrators, or assigns,
 shall pay unto the grantee, or his executors, adminis-
 trators, or assigns, the sum of nine hundred dollars
 in one year from this date, with interest semi-annually
 at the rate of five per cent, per annum, and until such
 payment shall pay all taxes and assessments to whom-
 soever laid or assessed, whether on the granted premises
 or on any interest therein, or on the debt secured

herely; shall keep the buildings on said premises insured against fire, in a sum not less than nine hundred dollars ~~dollars~~ for the benefit of the grantee and his executors, administrators, and assigns, in such form and at such insurance offices as they shall approve, and, at least two days before the expiration of any policy on said premises, shall deliver to him or them a new and sufficient policy to take the place of the one so expiring; and shall not commit or suffer any strip or waste of the granted premises, or any breach of any covenant herein contained; then this deed, as also a note of even date herewith, signed by us whereby we promise to pay to the grantee or order the said principal sum and installments of interest at the times aforesaid, shall be void. But upon any default in the performance or observance of the foregoing condition, the grantee, or his executors, administrators, or assigns, may sell the granted premises or such portion thereof so may remain subject to this mortgage in case of any partial release hereof, together with all improvements that may be thereon by public auction in said Salem first publishing a notice of the time and place of sale once each week for three successive weeks in some one newspaper published in said Salem and may convey the same by proper deed or deeds to the purchaser or purchasers absolutely and in fee simple; and such sale shall forever bar us and all persons claiming under us from all right and interest in the granted premises, whether at law or in equity. And out of money arising from such sale the grantee or his representatives shall be entitled to retain all sums then secured by this deed, whether then or thereafter payable, including all costs, charges and expenses incurred or sustained by them by reason of any default in the performance or observance of the said condition, rendering the surplus, if any, to us or our heirs or assigns; and we hereby, for ourselves and our heirs or assigns, covenant with the grantee and his heirs, executors, administrators, and assigns, that, in case a sale shall be made under the foregoing power, we or they will, upon request, execute, acknowledge, and deliver to the purchaser or purchasers

a deed or deeds of release confirming such sale, and that the benefit of any entry shall enure to any purchaser at said sale who shall be held to claim thereunder in case of any defect in said sale, and said grantee and his assigns are hereby appointed and constituted the attorney or attorneys irrevocable of the said grantors and their successors in the title to the granted premises to execute and deliver to the said purchaser a full transfer of all policies of insurance on the buildings upon the land covered by this mortgage at the time of such sale, and acceptance of a deed of the granted premises by any successors in title to the grantors while this mortgage shall be outstanding shall be a sufficient ratification of this appointment. And it is agreed that the grantee, or his executors, administrators, or assigns, or any person or persons in their behalf, may purchase at any sale made as aforesaid, and that no other purchaser shall be answerable for the application of the purchase money; and that until default in the performance or observance of the condition of this deed, we and our heirs and assigns may hold and enjoy the granted premises and receive the rents and profits thereof. In witness whereof we the said John Dylburski and Mary Ann Dylburski herewith set our hands and seals this twenty first day of February in the year one thousand nine hundred and eleven.

Signed and sealed

in presence of

Max Goldberg to both

John Dylburski seal.

Mary Ann ^{her} ~~(X)~~ Dylburski seal.
_{mark}

Commonwealth of Mass-

achusetts, Essex ss. February 21,

1911. Then personally appeared the above named Mary Ann Dylburski and acknowledged the foregoing instrument to be her free act and deed, before me.

Max Goldberg. Justice of the Peace.

Essex ss. Rec'd Feb. 21, 1911. 12, in past 10. A.M. Recorded & examined.

S. F. Barwood
Trustee
to
M. F. Swarthout

Know all men by these presents, that S. George F. Barwood, of Lynn, in the County of Essex, and Commonwealth of Massachusetts, trustee and as I am Trustee under a certain deed of assignment dated March 29th 1904, and recorded with Essex Southern District Deeds, Book 1736, Page 460, in consideration of nine hundred

of such interest to become due six months after the date of such assignment. In witness whereof we, the said Anthony Boniface and Mary Boniface hereunto set our hands and seals this eighteenth day of March in the year nineteen hundred and thirteen.

Signed sealed and delivered in presence of D. W. Quill to both

Mary ^{her} X _{mark} Boniface seal
 Anthony ^{his} X _{mark} Boniface seal
 Commonwealth of

Massachusetts. Essex ss. Beverly, March 18, 1913. Then personally appeared the above-named Mary Boniface and acknowledged the foregoing instrument to be her free act and deed, before me. D. W. Quill. Justice of the Peace. Essex ss., Recd. Mar. 24, 1913. 25 m. past 10 a.m. Recorded & Examined.

I know all men by these presents that we John Dyburski and Mary Ann Dyburski, his wife in her right, of Salem in the County of Essex and Commonwealth of Massachusetts, in consideration of One Dollar and other valuable considerations, paid by Henryk Zbyszczynski and Stefania Zbyszczynski, husband and wife, of said Salem the receipt whereof is hereby acknowledged, do hereby give, grant, bargain, sell and convey unto the said Henryk Zbyszczynski and Stefania Zbyszczynski, as joint tenants with the right of survivorship and not as tenants in common, a certain parcel of land with the buildings thereon situated in said Salem, and bounded as follows: Beginning at the Southeasterly corner thereof on Cousins Street, and thence running Northwesterly by land now or late of Bates, Tourret and Welsh fifty four feet, thence Northeasterly by land of Pitman and Brown on a line parallel with said street thirty three feet; thence Southeasterly by land formerly of said Pitman and Brown fifty four feet; and thence Southwesterly by said Cousins Street thirty three feet to the corner begun at; being the same premises conveyed to said Mary Ann Dyburski by deed of J. Frank and Mary A. Boynton, dated February 21, 1911, and recorded with Essex So. Dist. Deeds Book 2067 Page 468. Said premises are conveyed subject to two prior mortgages thereon held by the Salem Savings Bank amounting to Twenty four Hundred Dollars. To have and to hold the granted premises, with all the privileges

J. Dyburski
 et ux

to

H. Zbyszczynski
 et ux

and appurtenances thereto belonging, to the said Henry G. Gbyszynski and Stefania Gbyszynski, as joint tenants and their heirs and assigns, to their own use and behoof forever. And we hereby for ourselves and our heirs, executors, and administrators, covenant with the grantees and their heirs and assigns that said Mary Ann is lawfully seized in fee simple of the granted premises; that they are free from all incumbrances, except paid mortgages; that we have good right to sell and convey the same as aforesaid; and that we will and our heirs, executors and administrators shall warrant and defend the same to the grantees and their heirs and assigns forever against the lawful claims and demands of all persons, except said mortgages. *IT* witness whereof we, the said John Gbyszynski and Mary Ann Gbyszynski, hereunto set our hands and seals this twenty fourth day of March in the year one thousand nine hundred and thirteen.

Signed and sealed } John Gbyszynski seal
 in presence of } Mary Ann Gbyszynski seal
 U. S. Haskell to both } Commonwealth of
 Massachusetts. Essex ss. March 24, 1913. Then personally appeared the above named Mary Ann Gbyszynski and acknowledged the foregoing instrument to be her free act and deed before me.

Ulysses S. Haskell Justice of the Peace.

Essex ss, Recd. Mar. 24, 1913. 10 m. past 11 A.M. Recorded & Examined

J. Nicholson
 to
 Danvers Co. of
 Bank

Discharge
 B. 2514 P. 17

I know all men by these presents that John Nicholson of Danvers in the County of Essex and Commonwealth of Massachusetts in consideration of Two Hundred Dollars paid by The Danvers Co-operative Bank, a corporation duly established by law, in Danvers, in the County of Essex, and Commonwealth of Massachusetts, the receipt whereof is hereby acknowledged, do hereby give, grant, bargain, sell and convey unto the said Corporation, its successors and assigns a certain parcel of land with the buildings thereon situate on Elliott Street in said Danvers, bounded and described as follows: commencing on said Elliott Street by land now or formerly of said Town of Danvers, thence running Easterly by said street sixty one (61) feet to land

William D. Little, Trustee of Federal Street Realty Trust - 1968 under a declaration of trust dated May 29, 1968 and recorded with Essex South District Registry of Deeds in Book 5531, Page 566 of Danvers, Essex County, Massachusetts,

~~XXXXXXXXXX~~ for consideration paid, and in full consideration of \$15,000.00 grants to JOHN P. KEANE, JR.

of 11 Cressy Street, Marblehead, Massachusetts with quitclaim covenant

A certain parcel of land with the buildings thereon situated in Salem, Essex County Massachusetts and bounded as follows:

Beginning at the Southeasterly corner thereof on Cousins Street, and thence running

NORTHWESTERLY by land now or late of Bates, Touret and Welch fifty four feet, thence

NORTHEASTERLY by land of Rtman and Brown on a line parallel with said street thirty three feet; thence

SOUTHEASTERLY by land formerly of said Pitman and Brown fifty four feet; and thence

SOUTHWESTERLY by said Cousins Street, thirty three feet to the corner begun at.

Being the same premises conveyed by Theodosia Joly and Irene M. MacCurrach by deed dated April 15, 1977, Ann Zbyszynski by deed dated January 18, 1978, and Othelia P. Davidson by deed dated April 15, 1977 and recorded with Essex South District Registry of Deeds in Book 6445, Pages 443, 444 and 445 respectively.

Mass. Excise Stamps \$ 34.20 affixed and cancelled on back of this instrument

Witness my hand and seal this 22nd day of March 19 78.

William D. Little TR. William D. Little, Trustee

The Commonwealth of Massachusetts

Essex ss. March 22, 1978

Then personally appeared the above named William D. Little, Trustee as aforesaid and acknowledged the foregoing instrument to be his free act and deed, before me

JOHN MEAGHER CREAN Notary Public My Commission Expires Nov. 10, 1978

John Meagher Crean Notary Public

My commission expires 19

(*Individual—Joint Tenants—Tenants in Common—Tenants by the Entirety.)

CHAPTER 183 SEC. 6 AS AMENDED BY CHAPTER 497 OF 1969

Every deed presented for record shall contain or have endorsed upon it the full name, residence and post office address of the grantee and a recital of the amount of the full consideration thereof in dollars or the nature of the other consideration therefor, if not delivered for a specific monetary sum. The full consideration shall mean the total price for the conveyance without deduction for any liens or encumbrances assumed by the grantee or remaining thereon. All such endorsements and recitals shall be recorded as part of the deed. Failure to comply with this section shall not affect the validity of any deed. No register of deeds shall accept a deed for recording unless it is in compliance with the requirements of this section.

ESSEX SS. RECORDED Mar 22 1978 45 M. PAST 12 P.M. INST. # 96

Dis.
B.6488
P. 793

I, John P. Keane, Jr.
of Marblehead, Essex
County, Massachusetts, ~~XXXXXX~~ for consideration paid, grant to

THE GEORGE PEABODY CO-OPERATIVE BANK

situated in Peabody, Essex County, Massachusetts, with MORTGAGE COVENANTS, to secure the
payment of -----
---THIRTY THOUSAND AND NO/100 (\$30,000.00)----- Dollars

with interest thereon, payable in fixed monthly installments on the 22nd of
each month hereafter, which payments shall first be applied to interest then due and the balance thereof remaining
applied to principal; the interest to be computed monthly on the unpaid balance, together with such fines
on interest and principal in arrears as are provided for by said bank; with the right to make additional payments
on account of said principal sum at any time, except as set forth below; and subject to changes, from time to time,
as provided by General Laws, Chapter 170, Section 24, Sub-section 8, as amended.

all as provided in my note of even date, and such further sums as may be advanced by
the grantee under General Laws, Chapter 183, Sections 28A, as amended, the land with the buildings thereon,
situated in Salem and bounded as follows:

Beginning at the Southeasterly corner thereof on Cousins Street, and thence
running.

- NORTHWESTERLY by land now or late of Bates, Touret and Welch
fifty four feet, thence
- NORTHEASTERLY by land of Pitman and Brown on a line parallel
with said street thirty three feet; thence
- SOUTHEASTERLY by land formerly of said Pitman and Brown fifty
four feet; and thence
- SOUTHWESTERLY by said Cousins Street, thirty three feet to the
corner begun at.

Being the same premises conveyed to me by deed of William D. Little, Trustee
of the Federal Street Realty Trust ~~to be recorded therewith.~~

RECORDED

Including as a part of the realty all portable or sectional buildings, heating apparatus, plumbing, ranges, mantels, storm doors and windows, oil burners, gas and oil and electric fixtures, screens, screen doors, awnings, air conditioning apparatus, and other fixtures of whatever kind and nature, on said premises, or hereafter placed thereon prior to the full payment and discharge of this mortgage, insofar as the same are or can by agreement of the parties be made a part of the realty.

This mortgage is upon the statutory condition, and upon the further conditions:

First. That the undersigned and each subsequent owner of the equity of redemption of the real estate at any time covered by this mortgage, shall at all times be a member of the said Co-operative Bank, and shall hold one or more unmatured, paid-up, savings or matured shares, in his own name; and that the provisions of Chapter 170 of the General Laws, as amended, and other applicable laws shall at all times be complied with; and failure to comply with this requirement shall constitute a breach of condition of this mortgage, for which the unpaid balance of the loan secured by this mortgage shall become due and payable forthwith, at the option of the said Bank;

Second. The Mortgagee is hereby specifically authorized to pay when due, or at any time thereafter, all municipal taxes, charges and assessments, and insurance premiums, upon the mortgaged property and to charge the same to the account of the Mortgagor. In order to provide the Mortgagee with sufficient funds with which to make said payments, the Mortgagor shall pay to the Mortgagee on the 22nd

of each month in addition to the payments of principal and interest provided for in the note secured by this mortgage, a monthly apportionment of the sum estimated by the Mortgagee to be sufficient to make all said payments as they shall become due, and any balance due for any of said payments shall be paid by the Mortgagor. If at the time of making any of said payments said Mortgagee has not received from said Mortgagor under the provisions of this paragraph sufficient funds to pay the same, the Mortgagee shall forthwith notify the Mortgagor by mail sent to this last known address, and shall request him to pay to said Mortgagee within ten days thereafter the balance due on said payment and the failure of said Mortgagor to pay to the Mortgagee such sum within said period shall be a breach of the condition of this mortgage;

Third. That the Mortgagor shall keep all and singular the said premises in such repair, order and condition as the same are now in or may be put in while this mortgage is outstanding, reasonable wear and tear and damage by fire only excepted, and shall not permit or suffer any violation of any law or ordinance affecting the mortgaged premises. The Mortgagor shall keep the buildings now or hereafter standing on said land insured against fire and (when required by the Mortgagee) also against other casualties and contingencies, in sums satisfactory to the Mortgagee; and all insurance upon said buildings shall be for the benefit of, and first payable in case of loss to the Mortgagee, and the Mortgagor shall deposit all of said insurance policies with the Mortgagee;

Fourth. That failure to comply with any of the other conditions under which this mortgage is written or failure to pay any of said installments within thirty (30) days from the date when the same becomes due notwithstanding any license or waiver of any prior breach of condition shall make the whole of the balance of said principal sum immediately due and payable at the option of the holder hereof.

Fifth. That the mortgagor will not sell, transfer, lease, convey, mortgage, or otherwise voluntarily encumber said premises, or any part thereof, during the term of the note which this mortgage secures nor during any additional time in which the balance due thereon is unpaid, except with the written consent of the mortgagee, and for breach hereof the entire unaid balance shall become due and payable at the option of the mortgagee.

Sixth. In the event of default in any of the terms or conditions of this mortgage or of the note secured hereby any expense incurred by the Mortgagee including attorney's fees, in connection with the bringing of proceedings for leave to foreclose said mortgage or the undertaking of such foreclosure proceedings shall be borne and paid by the Mortgagor.

For any breach of the statutory condition or for any breach of any condition of this mortgage the Mortgagee shall have the statutory power of sale.

In the event the ownership of the mortgaged premises, or any part thereof, becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to the mortgage and the debt hereby secured, in the same manner as with the Mortgagor, without in any way vitiating or discharging the Mortgagor's liability hereunder or upon the debt hereby secured. No sale of the premises hereby mortgaged and no forbearance on the part of the Mortgagee and no extension of the time for the payment of the debt hereby secured given by the Mortgagee shall operate to release, discharge, modify, change or affect the original liability of the Mortgagor herein, either in whole or part.

Wherever the words Mortgagor and Mortgagee are used herein they shall include their several heirs, executors, administrators, successors, grantees and assigns subject to the limitations of law and of this instrument, and if the context requires, the words Mortgagor and Mortgagee and the pronouns referring to them shall be construed as plural, neuter or feminine.

WITNESS my hand and seal this 22nd day of March 19 78

John P. Keane, Jr.

John P. Keane, Jr.
John P. Keane, Jr.

The Commonwealth of Massachusetts

Essex ss. March 22 19 78

Then personally appeared the above-named John P. Keane, Jr.

and acknowledged the foregoing instrument to be his free act and deed, before me.

JOHN MEAGHER CREAN
Notary Public
My Commission Expires Nov. 10, 1978

John Meagher Crean
Notary Public

My commission expires _____ 19____

ESSEX SS. RECORDED Mar. 22, 1978 45 M. PAST 12 P. M. INST. # 97

BK 6789 PG 571

STATE TAX
FORM 290

CERTIFICATE OF MUNICIPAL LIENS
GENERAL LAWS, CHAPTER 60, SECTION 23 AS AMENDED

THE COMMONWEALTH OF MASSACHUSETTS

City of Salem
NAME OF CITY OR TOWN

OFFICE OF THE COLLECTOR OF TAXES

Edward R. Thomas, Attorney at Law
25 Bartlett Road
Winthrop, Massachusetts 02152

No. 63
January 23, 19 81

It is hereby certified from available information that hereinafter listed are all taxes and assessments, water rates and charges, which on the above date constitute liens on the parcel of real estate specified in your application dated January 22, 19 81.

THE AMOUNTS NOW PAYABLE on account of such real estate so far as they are fixed and ascertained are itemized below. Any amount not ascertainable is so stated.

DESCRIPTION OF REAL ESTATE

Description should be sufficiently accurate to identify the premises. In the case of registered land, certificate of title number must be given.

Building and about 1,782 square feet of land numbered 4 Cousins Street

NAME OF PERSON ASSESSED John P. Keane, Jr.

LOCATION OF PROPERTY 4 Cousins Street

	FY 1981		
TAX NET	799.50		
PAID FIRST HALF PAID	399.75		
Charges and Fees			
TAX TITLE			
ASSESSMENT			
Moth			
Street Sprinkling or Oiling			
Sewer			
Sewer Charges			
Sidewalk			
Street Betterment			
Other Liens SEWER	70.65 - PAID		
Committed Interest			
WATER LIEN <small>Recorded Reg. of Deeds</small>	117.75 - PAID		
DISTRICT TAX			
TOTAL	UNPAID 399.75		

~~Additional benefits/assessments not yet due~~ INTEREST FROM OCTOBER 1 TO BE ADDED NO. SEWER NO. SIDEWALK NO. STREET

I have no knowledge of any other lien outstanding.

~~Liens which have been noted with regard to which there will probably be liens as follows:~~

Unpaid Sewer Usage Rates and Charges to December 31, 1980 - \$193.95
Unpaid water rates and charges to December 31, 19 80, \$ 323.25

Thomas S. Sullivan Collector of Taxes for City of Salem
NAME OF CITY OR TOWN

FORM 391 HOBBS & WARREN, INC., PUBLISHERS REV. CHAPTER 269-1971 - CHAPTER 534-1978 THIS FORM APPROVED BY THE DEPT. OF REVENUE

ESSEX SS, RECORDED Feb 6 1981 7 M. PAST 8 @M. INST #1

I, John P. Keane, Jr.

of Danvers,

Essex

County, Massachusetts

Grantees address: 11-13 Kosciusko St. Salem, MA

for consideration of Fifty-seven Thousand ----- Dollars paid, grant to Andrew T. Hingson, of Salem, Essex County, Massachusetts

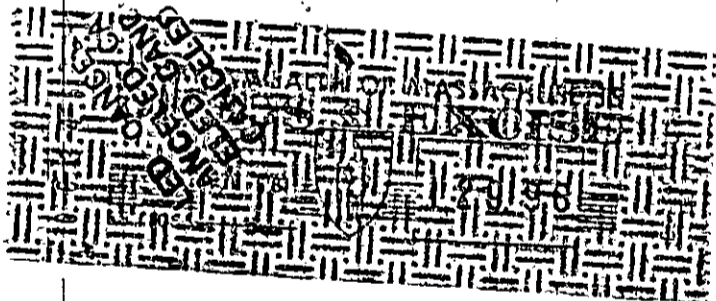
with QUITCLAIM COVENANTS

the land with the buildings thereon situated in Salem, Essex County Massachusetts and bounded and described as follows:

Beginning at the Southeasterly corner thereof on Cousins Street, and thence running

- NORTHWESTERLY by land now or late of Bates, Touret and Welch fifty-four (54) feet, thence
- NORTHEASTERLY by land of Pitman and Brown on a line parallel with said street thrity-three (33) feet; thence
- SOUTHEASTERLY by land formerly of said Pitman and Brown fifty-four (54) feet; and thence
- SOUTHWESTERLY by said Cousins Street, Thirty-three (33) feet to the corner begun at.

Being the same premises conveyed to me by deed of William D. Little, Trustee of Federal Street Realty Trust dated March 22, 1978 and recorded with Essex South District Registry of Deeds at Book 6452 Page 739.



BK 6789 PG 573

Witness my hand and seal this fifth day of February 19 81

John P. Keane Jr.

The Commonwealth of Massachusetts

Essex,

ss.

February 5, 1981

Then personally appeared the above named John P. Keane, Jr.

and acknowledged the foregoing instrument to be his free act and deed, before me

Edward R. Thomas

Notary Public

My commission expires Oct 26 1983

ESSEX SS. RECORDED Feb. 6, 1981 7 M. PAST 8 A.M. INST. # 2

I, Andrew T. Hingson
Salem

Essex

of
County, Massachusetts, *being unmarried*, for consideration paid, grant to the

WINTHROP SAVINGS BANK

a Massachusetts corporation, duly organized by law, and situated in Winthrop, Suffolk County, Massachusetts
with MORTGAGE COVENANTS, to secure the payment of Seventy Thousand

----- (\$70,000.00) ----- Dollars

with interest thereon, payable in fixed monthly installments on the FIFTH day of
each month hereafter, which payments shall first be applied to interest then due and the balance thereof remain-
ing applied to principal; the interest to be computed monthly on the unpaid balance, all as provided in a note of
even date, the land with the buildings thereon situated in Salem and bounded as follows:

Beginning at the Southeasterly corner thereof on Cousins Street, and
thence running

NORTHWESTERLY by land now or late of Bates, Touret and Welch
fifty four feet, thence

NORTHEASTERLY by land of Pitman and Brown on a line parallel
with said street, thirtythree feet; thence

SOUTHEASTERLY by land formerly of, said Pitman and Brown, fifty
four feet; and thence

SOUTHWESTERLY by said Cousins Street, thirty three feet to the
corner begun at.

Being the same premises conveyed to me by deed of John P. Keane, Jr.
to be recorded herewith.

Being number 11 Cousins St. Salem

*See
B. 6943
P. 588
Judgment
& 3 Instr.
B. 6999
pgs. 157,
158, 159
161*

It is a condition of this mortgage that in case the title to the mortgaged premises is transferred by the mortgagor the entire mortgage debt shall become due at the option of the holder; or the interest rate or other terms may be changed at the option of the holder.

Should default be made in any monthly payment due under this mortgage and note secured thereby, including principal, interest and estimated tax amortization, which default should continue for more than fifteen (15) days, there shall become due, at the option of this corporation or the holder and owner of this mortgage and said note, a late charge of an amount equal to three (3%) per cent of principal and interest.

Including as a part of the realty all wall-to-wall carpeting, all portable or sectional buildings, heating apparatus, plumbing, ranges, mantels, storm doors and windows, oil burners, gas and oil and electric fixtures, shades, screens, screen doors, awnings, air conditioning apparatus, and other fixtures of whatever kind and nature, on said premises, or hereafter placed thereon prior to the full payment and discharge of this mortgage, insofar as the same are or can by agreement of the parties be made a part of the realty.

This mortgage is upon the statutory condition, and upon the further conditions:

First. The Mortgagee is hereby specifically authorized to pay when due, or at any time thereafter, all municipal taxes, charges and assessments, and insurance premiums, upon the mortgaged property and to charge the same to the account of the Mortgagor. In order to provide the Mortgagee with sufficient funds with which to make said payments, the Mortgagor shall pay to the Mortgagee on the same day of each month in addition to the payments of principal and interest provided for in the note secured by this mortgage, a monthly apportionment of the sum estimated by the Mortgagee to be sufficient to make all said payments as they shall become due, and any balance due for any of said payments shall be paid by the Mortgagor. If at the time of making any of said payments said Mortgagee has not received from said Mortgagor under the provisions of this paragraph sufficient funds, to pay the same, the Mortgagee shall forthwith notify the Mortgagor by mail sent to his last known address, and shall request him to pay to said Mortgagee within five days thereafter the balance due on said payment and the failure of said Mortgagor to pay to the Mortgagee such sum within said period shall be a breach of the condition of this mortgage. The Mortgagor shall deliver every Real Estate tax bill to the Bank as soon as received.

Second. That the Mortgagors shall keep all and singular the said premises in such repair, order and condition as the same are now in or may be put in while this mortgage is outstanding, reasonable wear and tear and damage by fire only excepted, and shall not permit or suffer any violation of any law or ordinance affecting the mortgaged premises. The Mortgagor shall keep the buildings now or hereafter standing on said land insured against fire and (when required by the Mortgagee) also against other casualties and contingencies, in sums satisfactory to the Mortgagee, and all insurance upon said buildings shall be for the benefit of, and first payable in case of loss to the Mortgagee, and the Mortgagor shall deposit all of said insurance policies with the Mortgagee; at least two days before the expiration of former policies.

Third. That failure to comply with any of the other conditions under which this mortgage is written or failure to pay any of said installments on the date when the same becomes due notwithstanding any license or waiver of any prior breach of condition shall make the whole of the balance of said principal sum immediately due and payable at the option of the holder hereof.

Fourth. The Mortgagors agree that in case redemption is had after foreclosure proceedings have been begun, the holder shall be entitled to all costs, charges and expenses incurred up to the time of redemption and in case of foreclosure sale, the holder shall be entitled to retain one per cent of the purchase money in addition to the costs, charges and expenses, allowed under the Statutory Power of Sale.

Fifth. The maker of the within mortgage or any subsequent owner of the equity and the mortgagee herein or any holder hereof may by later agreement alter the obligations of the mortgagor as to any payment of principal, interest or tax obligations, including a change of interest rate, without the consent of any subsequent mortgagee to such alteration. This mortgage is upon the further condition that upon the placing of any subsequent mortgage on said premises, the entire balance shall become due and payable at the option of the holder hereof.

Sixth. The Mortgagors agree that they will annually from the date of the mortgage, furnish the Mortgagee with an annual operating expense and income statement verified by a certified public accountant. The Mortgagors further agree to pay on demand to the Mortgagee, sums equivalent to the same percentage on the date secured hereby as the Mortgagee shall from time to time be required to pay as a state tax on its funds invested in loans secured by mortgages of real estate.

Seventh. Any taxes collected or held by the Mortgagee, pursuant to Paragraph First shall not bear interest or earn any profits, except as required by law, and no fiduciary relationship implied or expressed between Mortgagee and Mortgagor concerning such taxes is credited thereby.

Eighth. The Mortgagors agree to obtain title insurance at the time of passing papers if so requested by the Bank. Failure to deliver the title insurance policy to the Bank within thirty days after recording of this mortgage shall make the entire mortgage due and payable at the option of the Mortgagee.

For any breach of the statutory condition or for any breach of any condition of this mortgage the Mortgagee shall have the statutory power of sale.

In the event the ownership of the mortgaged premises, or any part thereof, becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to the mortgage and the debt hereby secured, in the same manner as with the Mortgagor, without in any way vitiating or discharging the Mortgagor's liability hereunder or upon the debt hereby secured. No sale of the premises hereby mortgaged and no forbearance on the part of the Mortgagee and no extension of the time for the payment of the debt hereby secured given by the Mortgagee shall operate to release, discharge, modify, change or affect the original liability of the Mortgagor herein, either in whole or in part.

Wherever the words Mortgagor and Mortgagee are used herein they shall include their several heirs, executors, administrators, successors, grantees and assigns subject to the limitations of law and of this instrument, and if the context requires, the words Mortgagor and Mortgagee and the pronouns referring to them shall be construed as plural, neuter or feminine.

WITNESS my hand and seal this fifth day of February 1981

Andrew T. Hinson

The Commonwealth of Massachusetts

Essex ss. February 5, 1981

Then personally appeared the above-named Andrew T. Hinson

and acknowledged the foregoing instrument to be his free act and deed, before me.

Edward R. Thomas
Edward R. Thomas, Notary Public

My commission expires October 26, 1983

ESSEX SS. RECORDED Feb. 6 1981 7 M. PAST 11 A.M. INST. # 3

Winthrop Savings Bank

a corporation duly established under the laws of Massachusetts

and having its usual place of business at 25 Bartlett Road, Winthrop,

Suffolk

County, Massachusetts, for consideration paid.

~~grants to~~ grants to Eric D. Jackson and Joanne Y. Jackson, Trustees of the Corporal Realty Trust, under a Declaration of Trust dated October 6, 1980 to be recorded herewith

100 Sargent St
of Winthrop, Suffolk County, Massachusetts

with quitclaim covenants

the land in Salem and bounded as follows:

Beginning at the Southeasterly corner thereof on Cousins Street, and thence running

NORTHWESTERLY by land now or late of Bates, Touret and Welch fifty four feet, thence

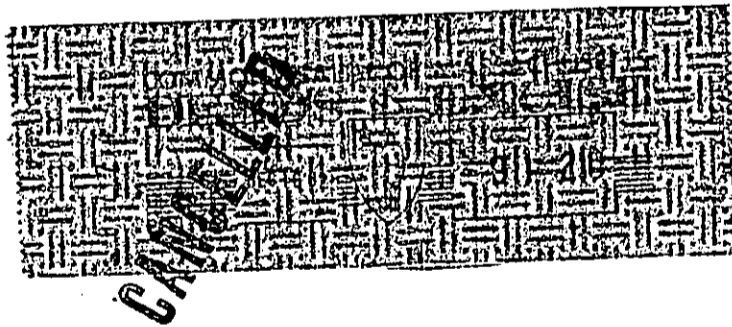
NORTHEASTERLY by land of Pitman and Brown on a line parallel with said street, thirty three feet; thence

SOUTHEASTERLY by land formerly of said Pitman and Brown, fifty four feet, and thence

SOUTHWESTERLY by said Cousins Street, thirty three feet to the corner begun at.

Being the same premises conveyed to the Winthrop Savings Bank by Foreclosure Deed duly recorded with Essex South Deeds, Book , Page

Said premises are known as and numbered 4 Cousins Street, Salem, Massachusetts.



In witness whereof, the said Winthrop Savings Bank has caused its corporate seal to be hereto affixed and these presents to be signed, acknowledged and delivered in its name and behalf by Kenneth B. Feeney its President hereto duly authorized, this fifteenth day of December in the year one thousand nine hundred and eighty two. Signed and sealed in presence of

Winthrop Savings Bank
by its President, Kenneth B. Feeney
Kenneth B. Feeney

The Commonwealth of Massachusetts

ss.

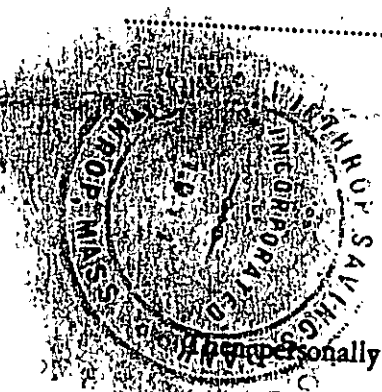
December 15, 19 82

personally appeared the above named Kenneth B. Feeney, President as aforesaid and acknowledged the foregoing instrument to be the free act and deed of the Winthrop Savings Bank

before me

Edward R. Thomas
Notary Public - Essex
Edward R. Thomas
My commission expires Oct 26 1983

ESSEX SS. RECORDED Dec. 16 1982 48 M. PAST 3 P.M. INST # 281



48

We, Eric D. Jackson and Joanne Y. Jackson, Trustees of the Corporal Realty Trust, under a Declaration of Trust dated October 6, 1980 recorded with Essex South Registry of Deeds, Book 7017, Page 361

of Winthrop

Suffolk County, Massachusetts,

being ~~unmarried~~, for consideration paid \$ 5,000.

grant to John J. Suldenski, Jr.

of 15 Andrews Street, Salem, Massachusetts

with quitclaim reversion

the land in Salem and bounded as follows:

Beginning at the Southeasterly corner thereof on Cousins Street, and thence running

NORTHWESTERLY by land now or late of Bates, Touret and Welch, fifty four feet, thence

NORTHWESTERLY by land of Pitman and Brown on a line parallel with said street, thirty three feet, thence

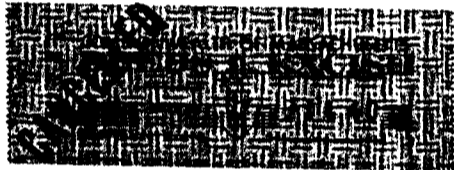
SOUTHEASTERLY by land formerly of said Pitman and Brown, fifty four feet, and thence

SOUTHWESTERLY by said Cousins Street, thirty three feet to the corner begun at.

The grantee agrees to assume and pay the existing mortgage held by the Winthrop Savings Bank and recorded with Essex South Registry of Deeds, Book 7017, Page 368. Having a balance of \$53,582.70, principal

Being the same premises conveyed to us by deed of Winthrop Savings Bank recorded in Essex South Registry of Deeds, Book 7017, Page 366.

Locus: 4 Cousins Street, Salem, Massachusetts



Witness our hands and seals this 20th day of June 19 83

Eric D. Jackson (Trustee)
Joanne Y. Jackson (Trustee)

The Commonwealth of Massachusetts

ESSEX ss. June 20, 19 83

Then personally appeared the above named Eric D. Jackson and Joanne Y. Jackson, Trustees as aforesaid

and acknowledged the foregoing instrument to be their free act and deed, before me,

Robert A. Indresano
Notary Public - ~~Essex~~ Essex

My Commission expires June 29, 19 84

JS

ADVANTAGE BANK FOR SAVINGS

a corporation duly established under the laws of Commonwealth of Massachusetts and having its usual place of business at 25 Bartlett Street,

of Winthrop, Suffolk County, Massachusetts, in consideration of

One Hundred Seven Thousand and 00/100 (\$107,000.00) Dollars

grants to Daniel T. Curtin, Trustee of Four Cousins Street Realty Trust, under a Declaration of Trust dated December 30, 1992 recorded prior hereto

of 3 Gerald Road Marblehead, Massachusetts with quitclaim returns

the land in Salem, Essex County, Massachusetts, being known as and numbered 4 Cousins Street, bounded and described as follows:

Beginning at the Southeasterly corner thereof on Cousins Street and thence running

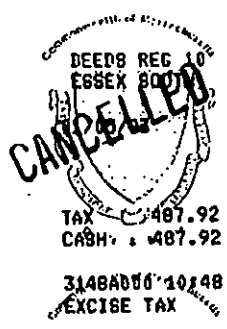
NORTHWESTERLY by land now or late of Bates, Touret and Welch, fifty-four feet, thence

NORTHEASTERLY by land of Pitman and Brown on a line parallel with said street, thirty three feet, thence

SOUTHEASTERLY by land formerly of said Pitman and Brown, fifty four feet, thence

SOUTHWESTERLY by said Cousins Street, thirty three feet to the corner begun at.

For our title see deed of foreclosure dated February 20, 1992, recorded with Essex South District Registry of Deeds in Book 11186, Page 583.



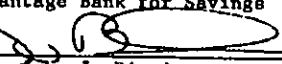
BK 11688 PG 171

In witness whereof the said Advantage Bank for Savings

has caused its corporate seal to be hereto affixed and these presents to be signed, acknowledged and delivered in its name and behalf by John J. Biggio its Sr. Vice President hereto duly authorized, this 30th day of December in the year one thousand nine hundred and ninety-two

Signed and sealed in presence of

Advantage Bank for Savings

BY: 
John J. Biggio
Sr. Vice President

The Commonwealth of Massachusetts

Essex

ss.

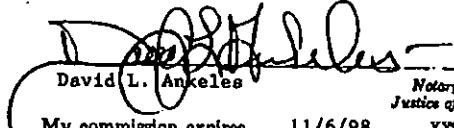
December 30

19 92

Then personally appeared the above named John J. Biggio, Sr. Vice President

and acknowledged the foregoing instrument to be the free act and deed of the Advantage Bank for Savings

before me


 David L. Ankeles *Notary Public*
 Justice of the Peace
 My commission expires 11/6/98 XXXX

(THE FOLLOWING IS NOT A PART OF THE DEED, AND IS NOT TO BE RECORDED.)

CHAPTER 183, SECTION 11, GENERAL LAWS

A deed in substance following the form entitled "Quitclaim Deed" shall when duly executed have the force and effect of a deed in fee simple to the grantee, his heirs and assigns, to his and their own use, with covenants on the part of the grantor, for himself, his heirs, executors, administrators and successors, with the grantee, his heirs, successors and assigns, that at the time of the delivery of such deed the premises were free from all encumbrances made by him, and that he will, and his heirs, executors and administrators shall, warrant and defend the same to the grantee and his heirs and assigns forever against the lawful claims and demands of all persons claiming by, through or under the grantor, but against none other.

25

Advantage Bank For Savings f/k/a Winthrop Savings Bank

a corporation duly established under the laws of Massachusetts

and having its usual place of business at 25 Bartlett Road, Winthrop, MA

holder of a mortgage

from John J. Suldenski

to Winthrop Savings Bank n/k/a Advantage Bank For Savings

dated July 28, 1986 recorded with Essex County (Southern District) Registry of Deeds

book 8414 , page 507 , by the power conferred by said mortgage and every other power, for One Hundred Ten Thousand (\$110,000) dollars

paid, grants to Advantage Bank For Savings, 25 Bartlett Road, Winthrop, MA

the premises conveyed by said mortgage.

1987 MAR 17 12 10 33

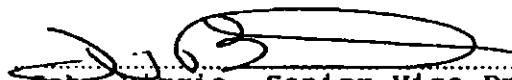
000236

CANCELLED
DEEDS REG TO
ESSEX SOUTH
03/17/92
TAX 501.60
CASH 501.60
2009A000 10:36
EXCISE TAX

4 Cousins Street, Salem, MA

Witness the execution and the corporate seal of said corporation this

20 day of FEBRUARY 1992


John Biggio, Senior Vice-President
Advantage Bank For Savings

The Commonwealth of Massachusetts

Suffolk

ss.

FEBRUARY 20 1992

Then personally appeared the above named John Biggio, Senior Vice-President, Advantage Bank For Savings and acknowledged the foregoing instrument to be the free act and deed of Advantage Bank For Savings

before me,


Earl L. Miller Notary Public - Justice of the Peace

My commission expires 10-18-1996

CHAPTER 183 SEC. 6 AS AMENDED BY CHAPTER 497 OF 1969

Every deed presented for record shall contain or have endorsed upon it the full name, residence and post office address of the grantee and a recital of the amount of the full consideration thereof in dollars or the nature of the other consideration therefor, if not delivered for a specific monetary sum. The full consideration shall mean the total price for the conveyance without deduction for any liens or encumbrances assumed by the grantee or remaining thereon. All such endorsements and recitals shall be recorded as part of the deed. Failure to comply with this section shall not effect the validity of any deed. No register of deeds shall accept a deed for recording unless it is in compliance with the requirements of this section.

231

QUITCLAIM DEED

DANIEL T. CURTIN, Trustee of Four Cousins Street Realty Trust, under a Declaration of Trust dated December 30, 1992 recorded with Essex South District Registry of Deeds in Book 11688, Page 160, for consideration paid, grant to ROBERT J. O'GRADY, of 4 Cousins Street, Salem, Essex County, Massachusetts, with QUITCLAIM COVENANTS,

The land in Salem, Essex County, Massachusetts, being known as and numbered 4 Cousins Street, bounded and described as follows:

Beginning at the Southeasterly corner thereof on Cousins Street and thence running

NORTHWESTERLY by land now or late of Bates, Touret and Welch, fifty-four feet, thence

NORTHEASTERLY by land of Pitman and Brown on a line parallel with said street, thirty three feet, thence

SOUTHEASTERLY by land formerly of said Pitman and Brown, fifty four feet, thence

SOUTHWESTERLY by said Cousins Street, thirty three feet to the corner begun at.

For title see Deed of Advantage Bank for Savings to Daniel T. Curtin, Trustee, dated December 30, 1992, recorded with said Registry at Book 11688, Page 170.

The full consideration paid for this Deed is \$117,500.00.

Witness my hand and seal this 15th day of September, 1995.

[Signature]
Daniel T. Curtin, Trustee
as aforesaid

COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

September 15, 1995

Then personally appeared the above-named Daniel T. Curtin, Trustee, as aforesaid and acknowledged the foregoing instrument to be his free act and deed as said Trustee, before me,

[Signature]
Notary Public
My commission expires: 6/2/99

ACCELLED

DEEDS REG. 10
ESSEX SOUTH
09/15/95

TAX 535.80
CASH 535.80
9659000 15:49
EXCISE TAX

2/27

Quitclaim Deed

I, Robert J. O'Grady, of Salem, Essex South County, Massachusetts,

for consideration paid of Three Hundred Fifteen Thousand and 00/100 (\$315,000.00)
Dollars

aka Thomas E Lawlor

grant to Thomas E. Lawlor and Yvonne Green husband and wife, tenants by the entirety, of 4 Cousins Street, Salem, Essex South County, Massachusetts,

with **QUITCLAIM COVENANTS**

The land in Salem, Essex County, Massachusetts, being known as and numbered 4 Cousins Street, bounded and described as follows:

Beginning at the Southeasterly corner thereof on Cousins Street and thence running

- NORTHWESTERLY by land now or late of Bates, Touret and Welch, fifty-four feet, thence.
- NORTHEASTERLY by land of Pitman and Brown on a line parallel with said street, thirty three feet, thence.
- SOUTHEASTERLY by land formerly of said Pitman and Brown, fifty four feet, thence.
- SOUTHWESTERLY by said Cousins Street, thirty three feet to the corner begun at.

Said premises are now known as and numbered 4 Cousins Street, Salem, Massachusetts.

For my title see deed from Daniel T. Curtin, Trustee of Four Cousins Street Realty Trust to me dated September 15, 1995 and recorded with Essex South Registry of Deeds in Book 13194, Page 2.

**FALLON & ASSOCIATES
ATTORNEYS AT LAW, PC
372 GRANITE AVENUE
P.O. BOX 267
MILTON, MA 02186**

**SALEM
DEEDS REG 10
ESSEX SOUTH**

07/30/02 10:58:01
000000 #4629

FEE \$1436.40

CASH \$1436.40

WITNESS my hand and seal this 30th day of July, 2002.

2002073000285 Bk:19000 Pg:423
07/30/2002 10:58:00 DEED Pg 2/2

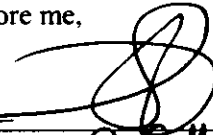

Robert J. O'Grady

COMMONWEALTH OF MASSACHUSETTS

Essex, SS.

July 30, 2002

Then personally appeared the above named Robert J. O'Grady and acknowledged the foregoing instrument to be his free act and deed, before me,


Sean P. Fallon, Notary Public
My Commission Expires:
7/29/05



Cert#: Bk: Pg: 0
Doc: POA 04/28/2010 03:27 PM SF

JTB

(3)



2010111800394 Bk:29980 Pg:370
11/18/2010 02:47 POW Pg 1/4

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that GMAC Mortgage, LLC, having a place of business at 1100 Virginia Drive, Fort Washington, PA, 19034 does hereby constitute and appoint Orlans Moran PLLC and each of its officers, directors, employees, agents and/or assigns (the "Law Firm"), its true and lawful attorney-in-fact for it and in its name, place and stead, (1) to take any and all steps which are customary and reasonably necessary to the commencement and completion of judicial and nonjudicial foreclosure proceedings, including making peaceable and unopposed entry on the premises described in the mortgage, for the purposes of foreclosing the mortgage, bidding on its behalf at the foreclosure sale and executing a Memorandum of Sale in connection therewith; (2) to make, execute, acknowledge and deliver all contracts, orders, assignments of bid, foreclosure deed(s) and affidavit(s), proofs of claim and court pleadings; (3) to convey the property described in each such mortgage, including executing, acknowledging and delivering the deed and any other instrument or document customary and reasonably necessary to accomplish such conveyance and (4) to make, execute, acknowledge and deliver any other certificates, writings, assurances and other instruments, including receiving and endorsing any checks on its behalf which may be required in connection with any of the foregoing.

The rights, powers and authority of said attorney-in-fact herein granted shall commence and be in full force and effect as the date hereof until the filing at the Registry District of the Land Court or the recording with the Registry of Deeds in which the Power of Attorney is filed or recorded as applicable, of a revocation of authority under this Power of Attorney relative to the Law Firm, while hereby ratifying and confirming any and all of the enumerated actions herein, taken by the Law Firm prior to the date hereof. Any party dealing in good faith with the Law Firm shall be entitled to rely upon a photostatic copy of this instrument and upon the statement or certificate of the Law Firm that this Power of Attorney is still in force and effect, has not been revoked and that the party acting hereunder as an officer, director, employee, agent or assignee of the Law Firm has been duly authorized by the undersigned and by the Law Firm. No party dealing with the Law Firm shall be required to look to the application of anything paid or transferred to it nor shall any person dealing with the Law Firm be required to determine the existence of any facts justifying the exercise by the Law Firm of the authority granted pursuant hereto.

IN WITNESS WHEREOF, the said GMAC Mortgage, LLC aforesaid has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by Frank Ruhl, thereunto duly authorized, this 26th day of April, 2010.



515065 () Btch:291483
Southern Essex District Registry
11/18/2010 02:42 PM POWER Pg: 1/4

GMAC Mortgage, LLC

By: 

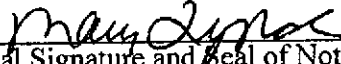
Name: Frank Ruhl

Title: Vice President

**The State Of PENNSYLVANIA
County Of MONTGOMERY**

April 26, 2010

On this 26th day of April, 2010, before me, the undersigned notary public, personally appeared Frank Ruhl as Vice President, GMAC Mortgage, LLC, who I have personal knowledge of identity, to be the person whose name is signed on the proceeding or attached document, and acknowledged to me that he/she signed it voluntarily for its stated purpose.


Official Signature and Seal of Notary
My Commission Expires: _____

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Mary Lynch, Notary Public
Upper Dublin Twp., Montgomery County
My Commission Expires Nov. 3, 2010
Member, Pennsylvania Association of Notaries

Return to:
Orlans Moran PLLC
P.O. Box 5041
Troy, MI 48007-5041

Document: 515085

POWER

ESSEX SOUTHERN DISTRICT REGISTRY OF DEEDS

RECEIVED FOR REGISTRATION

On: 11/18/2010 02:42 PM

Attest
 in Registration Book _____ Page _____
 noted on Certificate of Title No _____
 Land Court on _____
 filed in Suffolk Registry District of the _____
 the photostatic copy of Document No _____
 I hereby certify that the foregoing is a



FRANCIS M. ROACHE ASST. RECORDER

277342

DOC NO: 00777342

SUFFOLK LAND COURT
REGISTRY DISTRICT

RECEIVED FOR REGISTRATION **

DATE: 08/20/10 AT 03:27P

AMOUNT: \$100.00 DOC FEE: \$75.00

RECORDING FEE: \$25.00

TOTAL: \$200.00

D15
1/20/10

Attested hereto

Francis M. Roache
Francis M. Roache
Asst. Recorder of Land Court

SEP 23 2010

I hereby certify that the foregoing is a true photostatic copy of Document No. 777342
filed in Suffolk Registry District of the
Land Court on APRIL 28 20 10
noted on Certificate of Title No. 0
in Registration Book D Page 0
Attest: SEPT 23 2010

Francis M. Roache

FRANCIS M. ROACHE ASST. RECORDER

H E

AK-4

FORECLOSURE DEED

GMAC Mortgage, LLC, having its usual place of business at 1100 Virginia Drive, Fort Washington, PA, 19034

the present holder of a mortgage

from Thomas E. Lawler a/k/a Thomas E. Lawlor w/s/a Thomas Lawler and Yvonne Green w/s/a Yvonne Greene to Mortgage Electronic Registration Systems, Inc. dated February 9, 2005

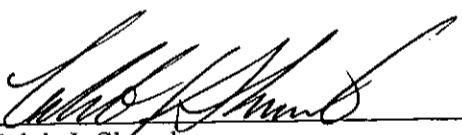
recorded with the Essex County (Southern District) Registry of Deeds at Book 23958, Page 145, by the power conferred by said mortgage and by every other power, for TWO HUNDRED TWENTY-THREE THOUSAND ONE HUNDRED NINETEEN DOLLARS AND 77/100 (\$223,119.77) paid, grants to Federal National Mortgage Association, P.O Box 650043, Dallas, TX 75265-0043 the premises conveyed by said mortgage.

This conveyance is exempt from the Massachusetts Deed Excise, M.G.L.C. 64D Section 1, pursuant to Massachusetts Department of Revenue Directive 91-2 (Sept. 19, 1991), and pursuant to 12 United States Code Sections 1452, 1723a, or 1835.

Executed as a sealed instrument this 1st day of April, 2011.

See Power of Attorney recorded with the Essex County (Southern District) Registry of Deeds at Book 29980, Page 370.

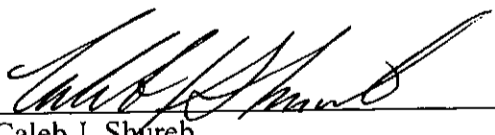
GMAC Mortgage, LLC
By Orlans Moran, PLLC
Its Attorney-in-fact

By: 
Caleb J. Shureb,
Authorized Signatory, Real Property

For signatory authority, see Delegation of Authority and Appointment registered with the Suffolk County Registry of Deeds as Document Number 776825

Affidavit

Orlans Moran PLLC, under the pains and penalties of perjury on oath deposes and says that it does not have knowledge of revocation or termination of the Power of Attorney by the principal or by termination of the existence of the principal.

By: 
Caleb J. Shureb,
Authorized Signatory, Real Property

Return to:
Orlans Moran PLLC
P.O. Box 5041
Troy, MI 48007-5041
File Number: 618.3403

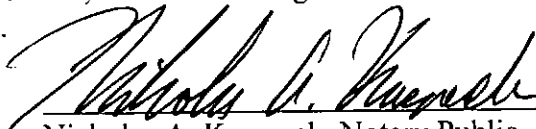
RE: 4 Cousins Street, Salem, MA 01970

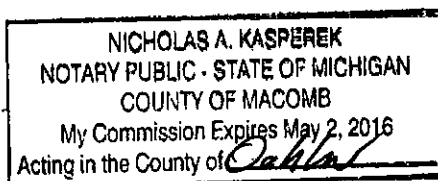
STATE OF MICHIGAN

OAKLAND, SS

April 1, 2011

On this 1st day of April, 2011, before me, the undersigned notary public, personally appeared Caleb J. Shureb, Authorized Signatory, Real Property, of Orlans Moran PLLC, as attorney-in-fact for GMAC Mortgage, LLC, proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he/she signed it voluntarily for its stated purpose.


Nicholas A. Kasperek, Notary Public
My Commission Expires: 5/2/2016



RE: 4 Cousins Street, Salem, MA 01970

Return to:
Orlans Moran PLLC
P.O. Box 5041
Troy, MI 48007-5041
File Number: 618.3403

RE: 4 Cousins Street, Salem, MA 01970

Affidavit of Sale

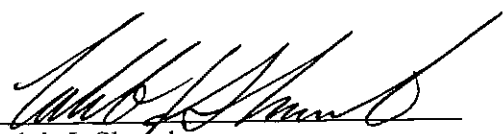
I, Caleb J. Shureb, Authorized Signatory, Real Property of Orlans Moran PLLC under Power of Attorney for GMAC Mortgage, LLC, ("Lender") named in the foregoing deed, make oath and say that the principal, interest and other obligations mentioned in mortgage from above referred to were not paid or tendered or performed when due or prior to the sale, and that I caused to be published on the 10th day of March, 2011, on the 17th day of March, 2011 and on the 24th day of March, 2011, in the Salem News a newspaper published or by its title page purporting to be published in Beverly and circulated in Salem, a copy of which is attached hereto as Exhibit A.

I also have complied with Chapter 244, Section 14 of Massachusetts General Laws, as amended, by mailing the required notices by certified mail, return receipt requested, _____ (if checked) I also gave the Internal Revenue Service notice by mailing Notice of Sale pursuant to Section 7425(c) of the Internal Revenue Code.

Pursuant to said notice at the time and place therein appointed

The Lender sold the mortgaged premises at public auction by Paulo Adams, a licensed auctioneer, of Towne Auction to the successful purchaser GMAC Mortgage, LLC, 1100 Virginia Drive, Fort Washington, PA, 19034, for the sum of TWO HUNDRED TWENTY-THREE THOUSAND ONE HUNDRED NINETEEN DOLLARS AND 77/100 (\$223,119.77).

Said bid was then assigned to Federal National Mortgage Association as evidenced by Assignment of Bid recorded herewith as Exhibit B.

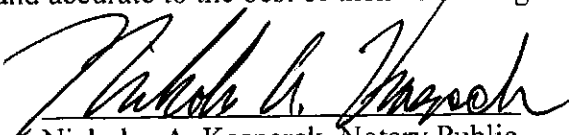

Caleb J. Shureb,
Authorized Signatory, Real Property of
Orlans Moran, PLLC, attorney-in-fact for
GMAC Mortgage, LLC

STATE OF MICHIGAN

OAKLAND, SS

APRIL 1, 2011

On this 1st day of April, 2011, before me, the undersigned notary public, personally appeared Caleb J. Shureb, Authorized Signatory, Real Property, of Orlans Moran PLLC, as attorney-in-fact for GMAC Mortgage, LLC, proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person(s) whose name(s) is on the preceding or attached document, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of their knowledge and belief.


Nicholas A. Kasperek, Notary Public
My Commission Expires: 5/2/2016

Return to:
Orlans Moran PLLC
P.O. Box 5041
Troy, MI 48007-5041
File Number: 618.3403

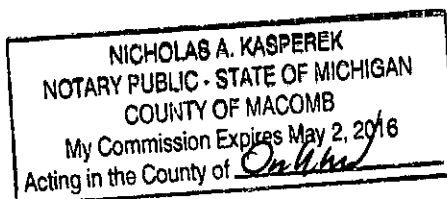


EXHIBIT "A"

ATTACHED TO AND FORMING A PART OF FORECLOSURE DEED AND
AFFIDAVIT IN LAND COURT CASE NO. 439780 FOR PROPERTY LOCATED AT
4 COUSINS STREET, SALEM, MA 01970

LEGAL NOTICE | 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 Thomas E. Lawler a/k/a Thomas E. Lawlor w/s/a Thomas Lawler and Yvonne Green w/s/a Yvonne Greene to Mortgage Electronic Registration Systems, Inc., dated February 9, 2005 and recorded with the Essex County (Southern District) Registry of Deeds at Book 23958, Page 145 of which the Mortgage the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 12:00 PM on March 31, 2011 at 4 Cousins Street, Salem, MA, all and singular the premises described in said Mortgage, to wit:

The land in Salem, Essex County, Massachusetts, being known as and numbered 4 Cousins Street, bounded and described as follows:

Beginning at the Southeasterly corner thereof on Cousins Street and thence running

NORTHWESTERLY by land now or late of Bates, Touret and Welch, fifty-four feet, thence.

NORTHEASTERLY by land of Pitman and Brown on a line parallel with said street, thirty three feet, thence.

SOUTHEASTERLY by land formerly of said Pitman and Brown, fifty four feet, thence.

SOUTHWESTERLY by said Cousins Street, thirty three feet to the corner begun at.

Said premises known and numbered as 4 Cousins Street, Salem, MA 01970.

For title reference, see deed dated July 30, 2002 and recorded at the Essex South Registry of Deeds in Book 19000, Page 422.

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

TERMS OF SALE:

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check or bank treasurer's check 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.

GMAC Mortgage, LLC
Present Holder of said Mortgage,
By Its Attorneys,
Orlans Moran PLLC
P.O. Box 962169
Boston, MA 02196
Phone: (617) 502-4100

SN - 3/10, 3/17, 3/24/11

RE: 4 Cousins Street, Salem, MA 01970

Return to:
Orlans Moran PLLC
P.O. Box 5041
Troy, MI 48007-5041
File Number: 618.3403

3

AK-4

MASSACHUSETTS (Quitclaim)

revised 01/01/92

REO NO.: P11029V

FEDERAL NATIONAL MORTGAGE ASSOCIATION A/K/A "FANNIE MAE", a corporation organized under an Act of Congress and existing pursuant to the Federal National Mortgage Association Charter Act, having its principal office in the City of Washington, District of Columbia, and an office for the conduct of business at **14221 Dallas Parkway, Suite 1000, Dallas, Texas 75254-2916** (hereinafter called the Grantor)

for consideration of **Three Hundred Thousand Five Hundred and 00/100 Dollars (\$300,500.00)**, paid

grants to **Aristides Antoniou, Individually**, now of **4 Cousins Street, Salem, MA 01970**,

with quitclaim covenants,

The land in Salem, Essex County, Massachusetts, being known as and numbered 4 Cousins Street, bounded and described as follows:

Beginning at the Southeasterly corner thereof on Cousins Street and thence running
NORTHWESTERLY by land now or late of Bates, Touret and Welch, fifty-four feet, thence.
NORTHEASTERLY by land of Pitman and Brown on a line parallel with said street, thirty three feet, thence.
SOUTHEASTERLY by land formerly of said Pitman and Brown, fifty four feet, thence.
SOUTHWESTERLY by said Cousins Street, thirty three feet to the corner begun at.

Said premises known and numbered as 4 Cousins Street, Salem, MA 01970.

For Title Reference, see Foreclosure Deed recorded in the Essex (South) Registry of Deeds, in Book 30336, Page 496 on April 7, 2011.

UNDER AND SUBJECT to any existing covenants, easements, encroachments, conditions, restrictions, and agreements affecting the property.

THIS DEED is given in the usual course of the Grantor's business and is not a conveyance of all or substantially all of the Grantor's assets in Massachusetts.

The Grantor is exempt from paying the Massachusetts state excise stamp tax by virtue of 12 United States Code §1452, §1723a, or §1825.

TOGETHER WITH all and singular the improvements, ways, streets, alleys, passages, water, watercourses, right, liberties, privileges, hereditaments, and appurtenances whatsoever hereto belonging or in anywise appertaining and the reversions and remainders, rents, issues and profits thereof, and all the estate, right, title, interest, property, claim and demand whatsoever of the said Grantor in law, equity, or otherwise

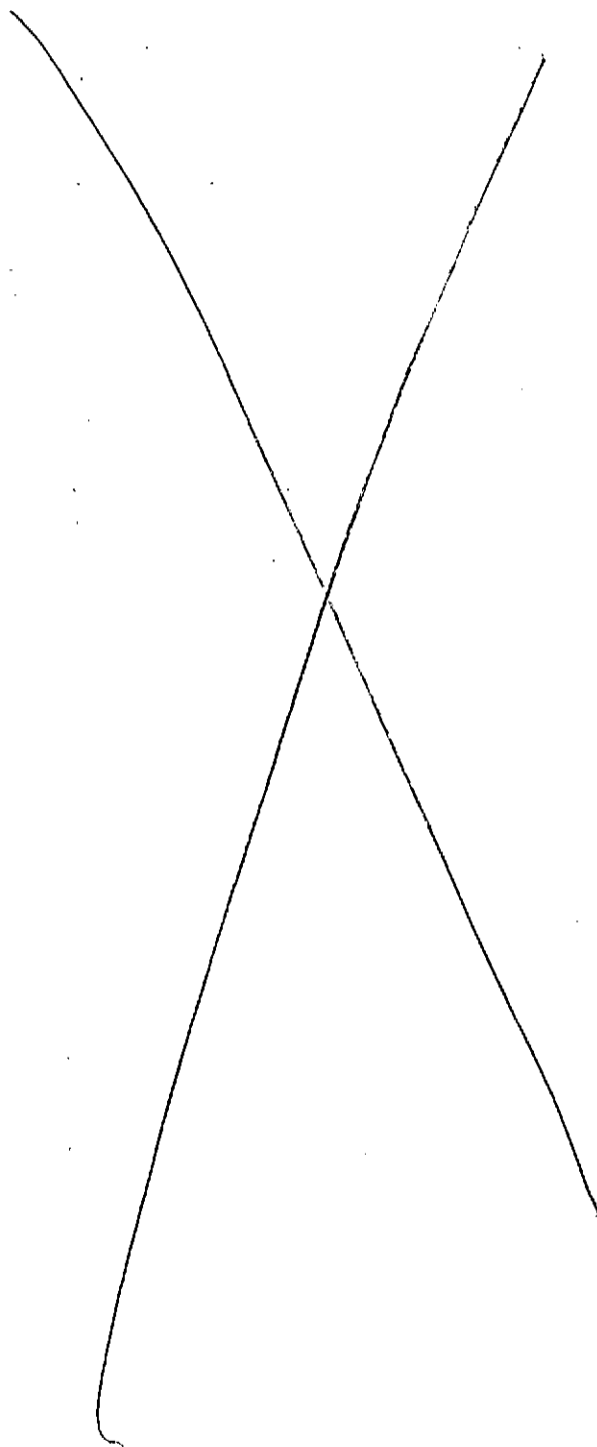
Property Address: 4 Cousins Street, Salem, MA 01970

return

25

howsoever, of and to the same and every part thereof.


Property Address: 4 Cousins Street, Salem, MA 01970



Executed as a sealed instrument this 30th day of JANUARY, 2012.

For Authority see Limited Power of Attorney recorded in the Suffolk County Registry of Deeds at Document 775223 and Delegation of Authority and Appointment recorded in said registry at Document 795898.

FEDERAL NATIONAL MORTGAGE ASSOCIATION, a/k/a Fannie Mae
By: **Orlans Moran PLLC**
Its Attorney-in-Fact

By: 
James Southard, Authorized Signatory, Real Property

AFFIDAVIT

Orlans Moran PLLC, under the pains and penalties of perjury on oath deposes and says that it does not have knowledge of revocation or termination of the Power of Attorney by the principal or by termination of the existence of the principal.

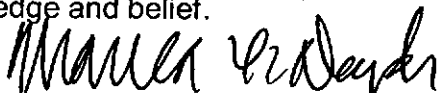
Orlans Moran PLLC

By: 
James Southard, Authorized Signatory, Real Property

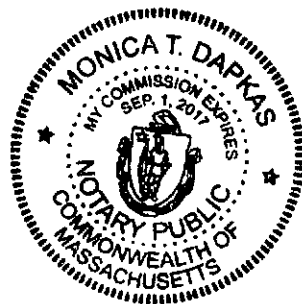
STATE OF MASSACHUSETTS

County of SUFFOLK, ss.

On this 30th day of January, 2012, before me, the undersigned notary public, personally appeared **James Southard**, Authorized Signatory, Real Property, of ORLANS MORAN PLLC, as Attorney-in-Fact for FEDERAL NATIONAL MORTGAGE ASSOCIATION a/k/a "Fannie Mae" whom I have personal knowledge of identity, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he/she signed it voluntarily for its stated purpose, and who swore or affirmed to me that the contents of the document truthful and accurate to the best of his/her knowledge and belief.



Monica T. Dapkas, Notary Public
My Commission Expires: 09/01/17



Property Address: 4 Cousins Street, Salem, MA 01970

52

QUITCLAIM DEED

I, **ARISTIDES ANONIOU**, a married person of 528 Eastern Avenue, Lynn, Massachusetts, for consideration paid and in full consideration of Five Hundred Ten Thousand and 00/100 Dollars (\$510,000.00), grants to **OLIVER KEMPF** and **KEITH R. CROOK**, as joint tenants with rights of survivorship, of 4 Cousins Street, Salem, Massachusetts,

WITH QUITCLAIM COVENANTS,

the land with the buildings and improvements thereon in Salem, Essex County, Massachusetts, being known and numbered as 4 Cousins Street, bounded and described as follows:

- NORTHWESTERLY by land now or formerly of Bates, Touret and Welch, fifty-four (54) feet, thence;
- NORTHEASTERLY by land now or formerly of Pitman and Brown on a line parallel with said street, thirty-three (33) feet, thence
- SOUTHEASTERLY by land formerly of Pitman and Brown, fifty-four (54) feet, thence
- SOUTHWESTERLY by said Cousins Street, thirty-three (33) feet to the corner begun at.

The Grantor hereby certifies under the pains and penalties of perjury that this is not homestead property and that there is no other person, either individually or as trustee, that is entitled to claim homestead rights to the within premises pursuant to Chapter 188 of the Massachusetts General Laws.

Subject to and with the benefit of any restrictions, conditions, covenants, rights, rights of way, and easements of record.

For title reference see deed dated January 30, 2012 and recorded in said Registry of Deeds in Book 31110, Page 526.

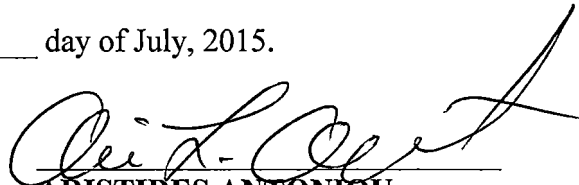
THE REMAINDER OF THIS PAGE LEFT INTENTIONALLY BLANK

MASSACHUSETTS EXCISE TAX
Southern Essex District ROD
Date: 08/04/2015 10:32 AM
ID: 1079881 Doc# 20150804001290
Fee: \$2,325.60
Cons: \$510,000.00

4 Cousins Street, Salem, MA

3425

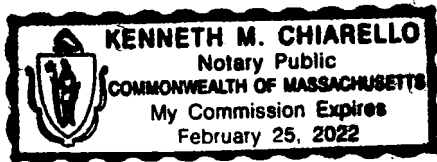
WITNESS my hand and seal this ____ day of July, 2015.



ARISTIDES ANTONIOU

THE COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

On this 24th day of July, 2015, before me, the undersigned notary public, personally appeared ARISTIDES ANTONIOU, proved to me through satisfactory evidence of identification, specifically Massachusetts Drivers Licenses, to be the person whose name is signed on the preceding document and acknowledged to me that he signed it voluntarily for its stated purpose, and who swore or affirmed that the contents contained therein are truthful and accurate to the best of his knowledge.




Kenneth M. Chiarello, Notary Public
My Commission Expires: _____