

14 Bentley Street

Built for Frank Zebrowski Morocco dresser and his wife, Annie Zebrowski Weaver c. 1916

Research Provided by Dan Graham

August 2020

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14 Bentley Street, year unknown MACRIS SAL.2606



14 Bentley Street, 1985 MACRIS SAL.2606

The first record of this property appears in the Essex Registry of Deeds on March 3, 1836 when Richard Hill (cooper) purchased a private way laid out from Derby St. to Essex St. from Peirce L. Wiggin (mason), Ebenzer Slocum (mason), Nathaniel Rideout (housewright), Benjamin B. Sanborn, and William Hill (housewright), all of Salem. The property in question was originally 8 Bentley St., not 14 Bentley St.: the house number changed in the late 1880s due to new home constructions. The original structure may have been built by one or more of the men who sold the property to Hill, at least half of whom were Hill's neighbors and housewrights. The MACRIS reports for 10 Bentley and 12 Bentley (SAL.2609 & SAL.2607), for instance, suggest that Rideout and Sanborn's neighboring lands were purchased in 1834, with houses likely erected by 1837 and 1840, respectively. The 1874 Salem atlas shows several of the aforenamed persons or their heirs still occupying properties on Bentley–Mrs. P. L. Wiggins, heirs of N. Rideout, B. B. Sanborn, and Robert Hill (Richard's son).

The first owner of the property, Richard Hill, was born May 11, 1787 and lived until April 15, 1863; he died from "disease of heart." His parents were Robert and Sarah (aka Sally Collins). Richard had six siblings: Robert Hill, Sarah Collins Hill, Benjamin Dean Hill, Hannah Hill, James Collins Hill, and Alexander Allen Hill; and six children of his own: William, Ursula, Mehitable, Lydia, Catherine, and Robert. He ran a dry goods store called W. & R. Hill which was located on Essex St.²

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¹ Southern Essex County Registry of Deeds, 285:258.

² Southern Essex County Registry of Deeds, 976:243. Death indexes and city directories for Salem, MA were also consulted for family information included here. See "Sources" below.

The property remained in the Hill family for approximately four decades before being sold to David H. Kelley.³ David's parents - Patrick Kelley and Mary Harding – were both Irish immigrants. David was one of nine children, though the two children born before him died in infancy.⁴ A Civil War veteran (he served a brief stint in 1861), later Salem directory records identify David's occupations as "currier," "stove operator," "police," and "butcher." He died of stomach cancer in 1907, after which point his wife and sister-in-law, Mary Kelley and Annie Hennessey, respectively, continued to reside in the home.

In 1915, the property was sold off as part of an estate sale to Polish-Russian immigrants, Frank Zebrowski and Annie Zebrowski (nee Wydra [meaning otter] or Widra; many family records and trees also refer to Annie as "Wanda"). It is at this point that the house history of the present structure should begin, for the property's MACRIS report suggests this is when the present structure was actually built. Indeed, the footprint is strikingly different following the 1911 atlas (see the 1906-1938 atlas in the "Sources" below). City directories indicate that, beginning in 1915, 14 Bentley served as a multi-family home with residents living at either 14 or 14r Bentley. Frank was probably born Franciszek żebrowski - the name is from the Polish towns of Żebry in Podlaskie, which is near the border of Lithuania. Frank and Annie were married on April 24, 1910 when they were 23 and 18 years old, respectively. Their marriage record lists Frank as a "Helper-Restaurant" from Russia who was living in Boston; Annie was a "Mill

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³ Southern Essex Registry of Deeds, 976:243.

⁴ See Massachusetts, Town and Vital Records, 1620-1988 for "KELLEY" family. David's records give conflicting information of his birth year—between 1843 and 1847.

⁵ For Civil War service, see "Sources" below: Eleventh Census of the United States, 1890; Special Schedule, Surviving Soldiers, Sailors, and Marines, and Widows, etc.

⁶ Southern Essex Registry of Deeds, 2313:339.

⁷ See below, "Marriages Registered in the City of Salem for the Year Nineteen Hundred and ten," p. 678.

operative" living in Salem. They had at least one child - Stanislaw Zebrowski was born on August 23, 1913. Ancestry.com records indicate three additional children - Helen B. (b. 27 Mar 1911), Eleanor C. (b. 16 Aug 1917), and Henry W. Nozko Wydra (b. 1920).8 Stanislaw's birth registry lists Frank as a "morocco dresser." Frank and Annie lived at 11 Bentley before purchasing 14 Bentley in 1915.

The 1917 Salem directory identifies Annie as a widow, so she and Frank only lived together at 14 Bentley for a couple of years, at most. It is unclear what happened to Frank. To save future researchers from stumbling onto a case of mistaken identity, the Frank Zebrowski from 14 Bentley St. is not the same Frank Zebrowski whose meat and provision market burned down in Springfield, MA in December 1917. In February 1918, Essex county records suggest that Annie Zebrowski had remarried as Annie Nozko to Anthony (also referred to as Antoni or Antony) Nozko, who had previously been listed as a boarder at 14 Bentley and a grocery clerk at 121 Derby St. Annie and Anthony eventually sold the property in November 1922, after which point the house changed hands several times with numerous occupants over the next several decades. 11

Of the home's consequent owners and residents, the Swiniuch family is of notable local repute. As detailed in *In the Heart of Polish Salem* (2009), Louis Swiniuch served as a city

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⁸ Henry died 13 Jan 2002; his obituary can be found here:

https://www.legacy.com/obituaries/hartfordcourant/obituary.aspx?n=henry-w-nozko-sr&pid=192022&fhid=4076.

⁹ See "Suspicious Westfield Fire Does \$3000 Damage," *Boston Globe,* 17 Dec 1917, p. 7. The Springfield/Westfield Frank Zebrowski lived until 1971, https://www.findagrave.com/memorial/141820167/frank-zebrowski.

¹⁰ See below for Antoni Nozko's WWI draft registration card, as well as record of Annie Zebrowski/Nozko's transactions as grantor in the Southern Essex Registry of Deeds.

¹¹ Southern Essex Registry of Deeds, 2533:414.

councilor from 1955-1957 and 1962-1971.¹² The authors suggest that Louis was a "Democrat with a strongly working-class orientation." His son, Richard, also served the city council and articulated the family's Democratic leaning as follows:

They were for the working people and we were the working people. And there's no question about it—the Republicans were the people that lived on Chestnut Street. They had piles and piles of money and could care less about us. They had cars—my grandmothers were walking home from the markets, supermarkets [...] walking home in the snow and everything from the Pequot Mills, okay, you know? We had nothing, and they came in and believed in it, the people, you know. And they still do, and I still believe in it, although they drift off the golden path sometimes!¹³

One of Richard's first initiatives upon election to the city council was to turn a former firehouse site at the corner of Derby and Bentley into a small park dedicated to his father. Images of Swiniuch Park from the 1970s are included in the "Sources" below, available via the Nelson Dionne Salem History Collection and Salem State Archives.

As researcher Debra Hilbert noted in the home's MACRIS report, 14 Bentley is "typical of the multiple-family housing built in the Derby St. area after 1900. This flat-roofed structure is oriented south with a symmetrically arranged 6-bay façade. The detailing is simple and includes two bracketed door hoods on the front and recessed porches on spindle posts in the rear. Four bays in depth, the building has a very box-like appearance." Architectural historian and current member of the Salem Historical Commission Vijay Joyce corroborated the home's

¹² See Cathy Stanton and Jane Becker's *In the Heart of Polish Salem* (2009), full-text available at https://www.nps.gov/sama/learn/historyculture/upload/sama-rpt-small.pdf.

¹³ Quoted from *In the Heart of Polish Salem*, p. 154.

characterization as a "Victorian Eclectic multi-family," and also speculated that the previous structure was likely "Greek revival... or [possibly] very early gothic revival."

Like many coastal New England towns, Salem saw population growth at the turn of the century owing to the third wave of immigration (1880-1914) to the U.S. Salem's population grew substantially during this span; from 27,653 in 1880 to 43,697 in 1910 according to Census records. The Derby St. area, in particular, saw a considerable influx of Poles and other nationalities. Indeed, the trends of population growth and increased development in the closing decades of the nineteenth century account for 8 Bentley becoming 14 Bentley, too; there were simply more houses on Bentley in 1900 than there were in 1880. The MACRIS report for this property suggests that in "satisfy[ing] the increased demand for housing, builders constructed multiple family dwellings, sometimes on the sites of older houses, other times in rear lots." The case of 14 Bentley St. fits this narrative quite well, as the Zebrowskis - who were themselves Russian-Polish immigrants - replaced the former structure with multi-family housing immediately upon acquiring the property in 1915. It served as housing for many other Polish and Eastern European families for the rest of the twentieth century.

Owner	Years of	Number	Purchase Price	Document	Notes
	Ownership	of Years		Referenced	
Richard Hill	1836-1863	27	\$227 (and a half)	285-258	Sold by Peirce L. Wiggin, Ebenezer [illegible], Nathaniel Rideout, Benjamin B. Sanborn, & William Hill Hill's heirs remained at the property until 1877 sale to Kelley.
David H. Kelley	1877-1907	30	\$1,000	976-243	Sold to Kelley by Hill's heirs. Kelley died in 1907.
Frank & Annie Zebrowski Antoni Nozko	1915-1922	7	\$1300/\$1400	2313-339	Frank died in 1917. The property also had boarders during this span, including Nozko, who immediately married Annie following Frank's death, possibly in a "suspicious fire" in Westfield, MA.
Gabriel & Stefania Luczko	1922-1924	2	For consideration paid	2533-414	
Julian & Leonora Obuchowski	1924-1950	26	For consideration paid	2605-313	The Obuchowskis lived at 10 Bentley prior to purchasing 14 Bentley.
Alice Ostroski & Nellie Zujewski	1950-1955	5	\$12,000	3744-331	Alice and Nellie had both lived at 14 Bentley since the 1930s.
Kathryn Swiniuch	1955-1972	17	For consideration paid	4189-263	
Philip F. Swiniuch & Louis A. Swiniuch Sr.	1972-2016	44	Nominal consideration	5857-627	
Daniel J. Simonelli Jayme Kennerknecht Matthew & Tara Burke Marjorie Teele David Struble	2017-2020+	4		35411-541 35955-150 35993-540 36113-041 36144-195	
Laura Fabiano				36096-285	

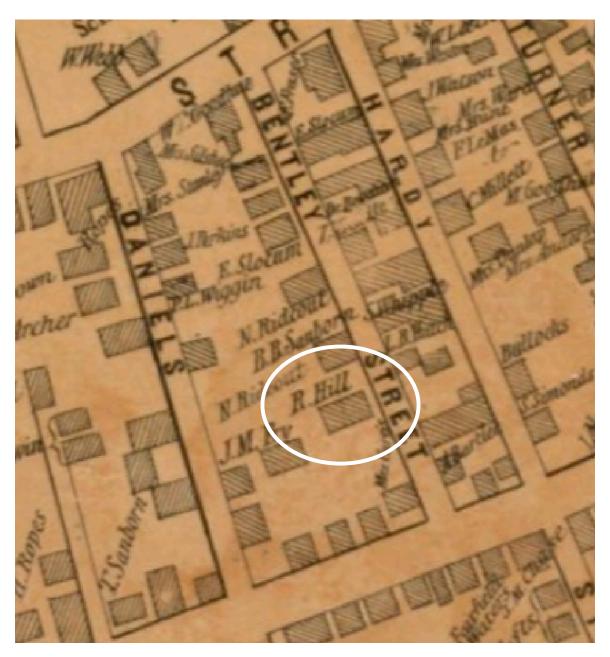
Residents	Directory Year	Directory Notes
Note: The first entries here fe	aturing Hill, Winn	, and Kelley predate the present structure
located at 14 Bentley. Also, th	e house on the lar	nd here was 8 Bentley until the late 1880s.
Richard Hill	1837-1863	Cooper
Robert Hill	1866-1872	W. & R. Hill (dry goods), 277 Essex
Kobert filli	1000-1072	W. & K. Hill (dry goods), 277 Essex
Robert Hill	1874	W. & R. Hill (dry goods), 263 Essex
Mehitable A Winn	1876	Widow
No one was living at 8 B	entley in 1878 acc	ording to the directory for that year.
David H Kelley	1881	Night police
David H Kelley	1882-1883	Police officer
David H Kelley	1884	Not listed
David H Kelley	1886	Provision team
Note: 1886 is the final year t	hat 8 Bentley feat	cures with David H. Kelley living there. All
		tley, so the address switch on this property
from 8 Bentley to 14 Bentley I	nappened sometir	ne between 1886 and 1889. This occurred
	e new houses we	re built on Bentley.
David H. Kelley	1890-1896	Butcher
D. H. Kelley	1897-1898	Butcher
Miss Annie F Hennessey		Shoe stitcher
D. H. Kelley	1899-1906	Butcher
Miss Annie Hennessey		Stockfitter (boarder)
Mrs. Mary Kelley	1910-1911	Wid. David H.
Annie F Hennessey	1011	Boarder
Mrs. Mary Kelley	1911	Wid. David H.
Annie F Hennessey	1011 1015	Boarder
Annie F Hennessey	1914-1915	Not listed
Annie F Hennessey	1915	Not listed
Frank Zebrowski	1916	Morocco worker
Annie Zebrowski		Not listed
Annie Zebrowski	1917	Widow (Frank deceased)
John Wydroz		Shoe worker
Albert H Dolgoff		Pastor Cong Sons of Jacob synagogue
Ida Dolgoff		Not listed

Clement Egonis	1921	Morocco worker
Kyaton Jaskiel		Dyer (listed at 14 Daniels)
Rosie Jaskiel		Not listed (listed at 14 Daniels)
S Lasczkiewicz		Not listed
Anthony Noszka		Clerk (121 Derby); boarder at 14 Bentley
Mary A Dyer	1931	Wid Ernest
Florian Ostroski		Shoeworker
Alice Ostroski		Unlisted
Jos E Ejsmond		Shoe worker
Cecelia Ejsmond		Unlisted
Henry Fabiszewski		Union St Garage
Josephine Fabiszewski		Unlisted
Mrs. Helen Wroblewski	1933-1934	Widow ("wid Wm")
Theresa Wroblewski		Shoe worker ("r14 Bentley")
Jos Ezmunt		Shoe worker
Celia Ezmunt		Not listed
Walter Zujewski		Leather worker (Pea)
Nellie Zujewski		Not listed
Florian Ostrowski		Wood heel worker
Alice Ostrowski		Not listed
Helen Wroblewski	1935	Wid Wm
Theresa Wroblewski		Shoeworker (r14 Bentley)
Alphonse Ezmunt		Student (r14 Bentley)
Helen M Ezmunt		Clerk Home Bakery (r14 Bentley)
Florian Ostrowski		Wood heel worker
Alice Ostrowski		Not listed
Walter Zujewski		Leather worker (Pea)
Nellie Zujewski		Not listed
Mrs. Helen Wroblewski	1936	Wid Wm
Sigmunt Wroblewski		Not listed (r14)
Steph Wroblewski		Student (r14)
Theresa Wroblewski		Shoeworker (r14)
Jos Ezmunt		Shoeworker
Celia Ezmunt		Not listed
Walter Zujewski		Leather worker (Pea)
Nellie Zujewski		Not listed
Florian Ostrowski		Wood heel worker
Alice Ostrowski		Not listed

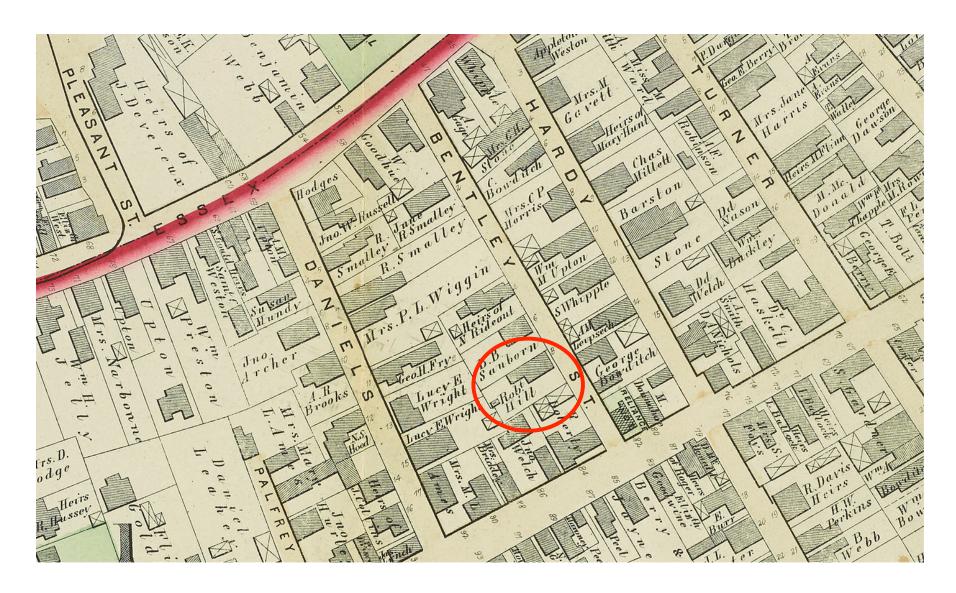
Alphonse B Ezmunt	1937	Teacher (r14)
Helen M Ezmunt		Clerk, Boris Bakery Market (r14)
Jos Ezmunt		Shoe worker
Celia Ezmunt		Not listed
Florian Ostrowski		Leather worker (Pea)
Alice Ostrowski		Not listed
Helen Wroblewski		Wid Wm
Sigmunt Wroblewski		Not listed (r14)
Steph Wroblewski		Student (r14)
Walter Zujewski		Leather worker (Pea)
Nellie Zujewski		Not listed

Note: Available Salem City Directories span 1837-1964. All currently available City Directories were consulted. Some years were not available at the time of research.

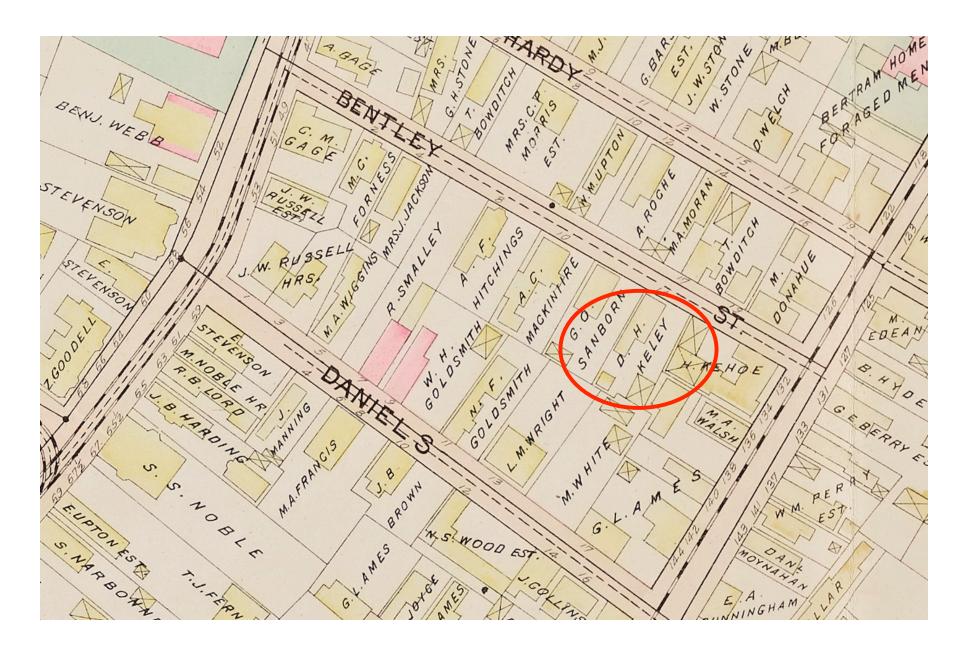
Sources



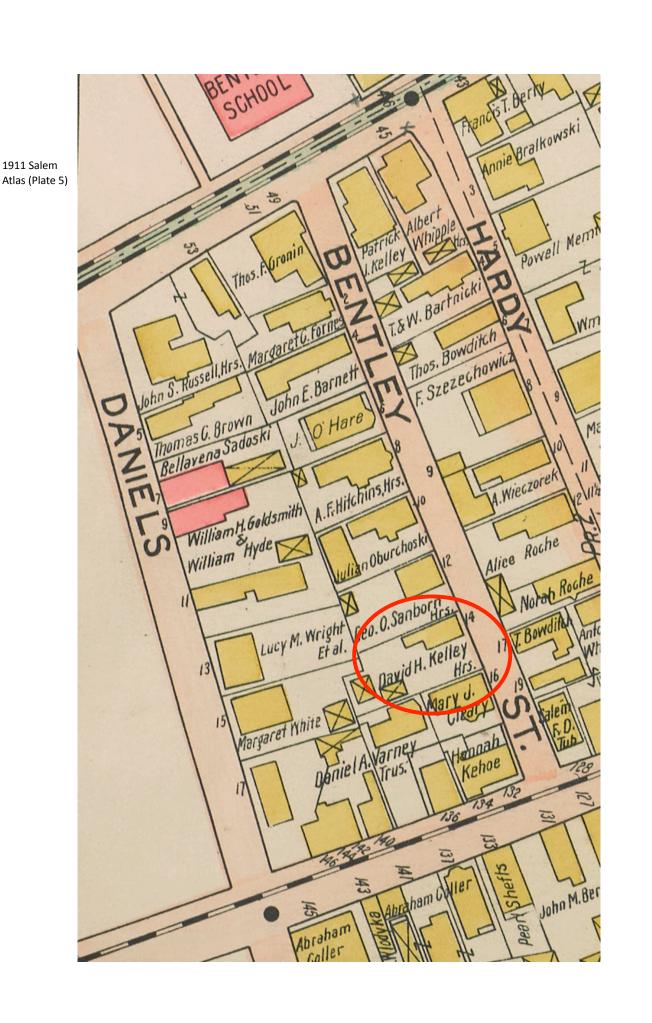
1851 Salem Atlas



1874 Salem Atlas (Plate A)



1897 Salem Atlas (Plate 4)





1906-1938 Salem Atlas (Plate 10)

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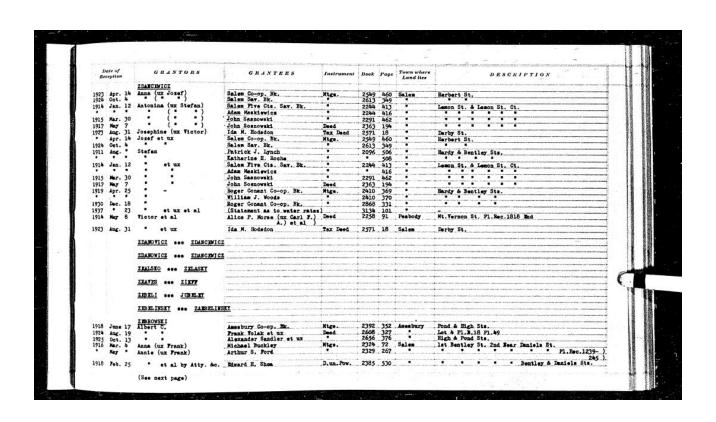
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e15-	4011		OF INSTITUTION[Item?] name of in	election, if any, and include the im-	on which the entries are made.				NUMERATED BY ME (ON THE _	164	DAY OF	rel, 1910.					Peter		MERATO
-	2000	ATION.	NAME of each person whose place of abode on Apri	RELATION.	PERSONAL DESC	RIPTION.	Flore of birth of each person a	NATIVITY.	od. If born is the Called States.	CITUAXORY.			OCCUPATION.	45		EDU	CATION.	(151232)	OF EIGHT.	4: 1
	1	State of teeth for development Number of the	1910, was in this family.	dille Estationably of this po	Color or men. Age no best block Age no best bloc	11 1000	give the state		-	Line of inality that is the fair of State. Treether mixed.	Marther able to speak English; or, if not, gire language spakes.	Trade or profession of, or particular blad of work	Concret nature of Industry, business, or establishment	Whether	Wheth Aus	1	1. 15	1 11	1 3	1
1	-		feeleds every person living on April 13, 1916.		1 1 1		Place of bloth of this Person.	Place of block of Father of this person.	Place of bleth of Mether of this parses.	11 11	The state of	spiner, salesmen, la-	trainers, or establishment to which this person works, at coffice mill, dry gonds shore, form, ric.		Principle San	1 1	Trends to	1 1	13	100
		1 0				· 10 11			11	18 10			10	80	1616. 650 111 100	10	24 95	5 6 6 10 107 T	14 20	DO 81
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-		-	arana antony	Bounder	MW RIS		Staly (Stolian)	Staly (Stalian)	Italy (Stalian)	1961 AS	Zugliste	Caloner	City Work	W	no o		non	/	5	x4 5-
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-			Stella	Danahter	J W 16 5	16 9 5	Bel Russan Police	Bol (Rossing) Blick	Co Bustian Policie	212	Palesta English	Storones	Cotlon Whee	114	No o	No.	no Su no	1	1.0	
-			- , Rena	Dangliter	2 W 14 S		20 Pussian Peut	Rol Burrian Black	W. (Busian) Colin	15.73	English	Spinner	Cotton Will	W		Jes ?	Seo Sea		151	- 2.
1			, Frank	Sometime	MW65 3W45		Be (Burnay Polist	Re (Processar) President	Re (Rusia Polish	1806	Singlas	none		-		1	140	H	+	-
1			- Jose	Daughter	MW AS		mass	Bel (Russian) Price	Re Russian Police	-		None		-		1-	-		++	-
-			nypha, Josep		MWZHMI	5	Be (Russian) Police	Rel Purcusa Police	Be Busian Polit	1903 01	Polich.	Laborer	Jamen	W	no o	nos	nu		1/0	5-4
1	-		Jane	. Boarden	TW ZI MI	521	Bd. (Russian) Poline	Re (Russian) Policiel	Bol Russian Polish	1915	Polish	Canden	Cotton mil	. Jac	no o	na!	no		177	27
			Bynkoska, Mar	Boarder	JW 185		Be (Russian Polist	Be (Russam) Bolist	Pol Querian Polish	1909	Polish	Cardes	Cottminiel	IN	n. 0	yea -	100 200	1	1/2	27.
1		156	Raska mas		3 W 18 S		Que Burning Bal. Q	Bel Rusian Blist	Al (Pursian) Polis	1906	Palish	Managere	Cotten Mill.	W	Va. 0	34a 3	no no	/	1/2	57.
-		5	bech, Walout	Helld W.	M V 27 MI	4	St (Russian) Polis	Bol Russian) Polate Bol (Possian) Polate	Sel Buream Police	1905 148	Polish Polish	Raborer	Railroad	W	na o		na_	R	1/0	J.X.
I) Prans	Danghten	TWAS	4	Wass	Rat (Querra Yelatt)	Pot Burgan W. ft	1958	Janak.	None		-	-	no	No	1	+	
	-		Golu	Brother	MWI9S		Bel Pursuan Polish	Rel (Russia) Polishe Bot (Russia) Polish	30 Roman Polis	nes At	English	Heelen	Glod Fretory		no	See 3	see ha		4:	9.4.
4	15	20 00	Goell Mary	Boarder	3 W ZI S	-	Be (Russia of Polish	Bel Russian Police	Pel Purnan Plant	1993	Polish	Spinner	Cotton mel	W	no	Mali	non		14	52
1			Hinaman, Jem	ie Boarder	3 W 26 S		Bol Russian Polish	Be (Russian) Polish	Pol Russian Police	13.64	Polish	Mark Stronger	Catton mill		No 0		na no	7	1,2	50
-	29	16 35	Katy, allala	- Hellow	MW 34 MI	6	Russia (Siddish)	Buria (Hiddish) L	Quant (Yed dist)	1947 Pa	English	mulder	Shee Facting	W	No o	Sea. M	100	RIF	1/07	14
X			Rulesco	Shife W/	3 W 29MI	6 5 3	Susta (Indias)	Presia (Inddist)/	Quesa (Geddel)	1404	Inglish	- 10 reasonaless	at bone	O.C	Ma. C.	16. 1	142		-2	0.9.
22		-	Burnand	Sal	MW45		Mass.	Quen (Meddellette	Que W. ddit			None					346	/		
1	-	5	Mosinski Stanistan	Hedday	M W 28 MI	3.	Be (Russian) Polish	Be (Russian) Blist	Pol (Pracian) Pot &	1905 Pa	Inglish	Barber	Barbershy	N	Va 0		160	8 1	0.1	9.7.
2		.55	Kahushi Hamb	Neget	1 M 25 M L	3 0 0	Poll Commany Polist	Be (Russian) Polish	Be (Bressing Files.	1907 00	Polish.	Laborer	Jamery	21	4000	No 3	Yes	5 1	1	- 4
			, Omne	Vol. 1 - W4	IM SS WE	3 0 0	Rel Prairie Postal	Res / Russ Beild	20.18 Luxuel 3.05	1402	Polish	none	-tanneng.	10	700	mal		1	1	
-	-		Bronzaki, Outony	Heart.	M W 21 S	-	Be (Russian) Policy	Bel Bussia Polis	Bel Brewy Pac	1947 1	English	Busher	James	14	200 30	134	Yes the	-	14	14
I			Koberski, antony	Brother	M W 21 5		Bel (Russin Bolis)	Re (Russian) Policiel	Col (Ruceian) P.O.G.	1907 AC	Polish	Baloner	Jamesy	W	no o	nol	n-	H	13	54
F	1	v	Broggaski appolen	Boarder	3 W 205		M. (Russen Blue	Re (Pursua) Beloo	Cot (Russian) Polis	190	Polish	Carden	Cottonniel	W	no o	You!			12	27.
+	-	1	Takenezek Felix	Hedd	3 W 16 S M W 28 MI	1	Re (Rusia Polish	Re(Russian) Police	Pal (Puse -) Pail	1905	Polish.	Spinner	Cotton Mill	W	200	Yes	no no	6	177	07
L			La renegate, Jakon	Wile wy	7 W 18 MI	000	Sol (Russian Polish	Pol (Pursian) Black Re (Pursian) Black Rel (Burran) Black	Red (Program Holais	1908	Polish	Parter	Shoe Factory	W.	no o	Sen S	no ho	15 1	1 0	
F	-		Duda, antony	Boarder	A W 21 S		Red (Russen) Poly	Rel (Persen) Persel	Que Queen Poll	1707 AL	Polish	Kaloner.	Collomiel		noo	y66 3	Les no		10	07
-	-	-	Karpmack adam	Boarder	W KI S		Rol (Russan) Blish	Ri Brun Polis C	Red (Ruse and Polist)	1947 AS	Englesh	Carden	Cotton will		no a		sea no		122	2 7
I		1.11	Widso - anna	Boarder	1 W 18 S		Bol (Program Polar	Poll answy Polish	Be (Bushan) Polish	19.0	Polish	Weaver.	Cotton miel	701	no o		no no		1/1	87
-	39	11 59	Laworski, Wadeston	u Tette	MW RIMI		Se (American) Polar	Bel Russey Policiel Bel (Russing Bristle	Red (Ringray) Policy	Lass Al	English	Scoured	Shor Factory		no		yes no	RIA	16	44
-	-+	-	, Stefans	Make	1 W 20 MI	11	Fel (Processing Polish	Be (Russing Brief)	Pol (Pussian Blick	1106	Polish	none.		-			No No			-
	41	18 61	Grabowski Banel	Stelle	M W 48 MI 2	6	Roll Russe i Polant (Rol (Russin) Policel	Rel Russ and Polit	19 or 10	English	Reger	Grocery Stone	100		440	Seal	R 4	13	28
-			- Solono	Wife	7 W 48 M	696	30 (Page : 1 Police O	Bet (Purgera Poliate)	Roll Bresen Oaker	Fron	Palish	none	- County Lieu	1		yea !	Yea			
-	-		Helana,		1 W9 S	-	Maga.	Se (Burn Black)	Rel [Russay Police	-		none				yes !		1	-	-
1	-		, maggie	Danjeter	1 W 6 8	-	Mass Otto	Bet 1 President Police	Pol (Russia) Polish		En alish	Marie.	Jamery	-	-	Jeo	No ilsa		-	

1910 Census Record. See "Widra, Anna," 9 lines from the bottom.

do.	DATE AND PLACE OF MARRIAGE.	ALL NAMES TO BE 0 FULL NAMES OF GROOM AND BRIDE. (If the bride is a waker or the white.			RESIDENCE OF EACH AT TIME OF MARRIAGE.	OCCUPATION OF EACH.	PLACE OF BIRTH OF EACH.	First Name	NAMES OF PARE of Father.	NTS OF EACH. Maiden Nan	e of Mother.	NAME, RESIDENCE AND OFFICIAL STATION OF PERSON BY WHOM MARRIED.	DATE OF RECORD.
71		Hury Smith Emma Hetti Fulds		Sword D. Fast		Tanner Ot home	Lowell Fitchburg	John William	Smith Fulde	Šophia Katlu	Malw King	J. Clifford Extricile Solum City Elvala, Justice of Prace-	april 11
12	April 11 Salene	Joseph Grekeleau Bernadette Marchand	21	First ;	Salt Sake City, Mile Salene	Cutter Shoe operative	Farebautt Minn Canada	Jacpb (Eugene	Rocheleau Marehand	Carolins Colanire	Caron Trotter	Rosario Ruchard Salem Priet	Opril 11
93	April 11	Louis R. Bourgeows Leda (Banville) Guthius	35 35	First Second W.	Salem Salem	bluk At home	Canada-	Louis N. Alexandre	Bourgeois Barville	Alvana Euplumi	Viznautt Dube_	D. Applionee Jauville Salen Reek	April 11
94	March 20 Baten	Albert Conterio Caroline Palumbo	22	First First								Res. Francis Palarskije Both R. L. Buet	
96	Oferil 1 Mauchester M	loharler B. Chamberlain Maud M. Gustree	25	First First								James J. Colline, Mindules of Peace	
96	Offiel 12 Salem	Wellie Carler Whiteomb Mary Howard Duly	31	First								De Watt S. Clark, Salem Minuter of Graph	
		Trank Yebrowski Annie Wydra	23	First First								Joseph Coulder Salem Catholic Chegyman	
		Hosepho Lataluviez Sophie Stylicka	25	Swit First								Joseph Czubek, John Volen	
		Stephen Focht Som	1 17	Tuit First	Salene Salene	Manuadurun Ot home	Poland Poland	Godan Frank	Focht Miaskiewieg	Plangia Sholarty	Bagenska ka. Dufkung	Joseph Coulek Salew Cath Chygman	Ofiil 2;
100	April 14 Salum	alexander G. Claylor Desire (Humphry) Jeans	42 27	Seemd D. Seemd N	. Salene	Gradiman Sometic	England.	James 9, h Mores	. Clayton Humphoey	Eliza Alice	Hobden Burgue	J. Cliffed Exturely Sales City Clirk, Justice of Time	nApril 11
101	Opiil 13 Salene	Willia Fr Nowood Hattie May Mason	27	First First	Salem Salem	Blacksmith Domestic	Saleur Nova Seotia	William & Patrick	T. Noword Mason	Harrist	bander	v Henry Bedings, Salen Georgyman	April 11
102	- April Rabody	I Thomas Francis Tynn Joalelle Vermica Toley	23	First First	Salem Peabody	Conduction Operation	Se. Boston Danvers	Daniel Edward	Flynn J. Goley	Catherine	Ayers Heafly	John J. O'Hearn, Praki Priest	d Opril 20
103	Ofril Concord 11.7	9 Joseph Oliver & Swalo a. Campbell	(5\$ 42)	Sund'W First	Richmond, M. Salens	Shoemaker Ot home	Newburyfort PrureElwardis	d Daniel	Oliver Campbell	Swali Isabel	Journes Williams	W. Stanley Emery Conced 1. Musiker	la april 2
		O Osberno S. Carter Mary Elizabeth Myley	22	First First	Saleur_ Prabody							allew Greens Trabody Minister	
		17 Josephu Wolocka Sophue Gusnowska	28	First Friet	Salene Salene	Shoe operative	- Purio	Joseph Elexande	Wolocka n burnowska	Courtyn. Alexan	Seminatz dra Buzhowh	n Joseph Logulet Salem Louth bloggyman	April 23
100	April 2 Salem	o Joseph Borek : Amiela Kophiewicz	24	First First	Salem Salem	Marco drue Mill ofwater	S Oliveia Buseia	Joseph	Borek Koplanne	Paulin Frances	V Twito Stanbourieg	Joseph Czubek Salew Cath Chigyman	apiel 23
		of Edwin a. Huderen Catherine M. M. Donald	38	First First	Glowester Glowester							J. Chifford Enterel Sales City black Justin of Pin	
101	Salem -	37 John B. Tellier Margaret E. Pendar	36		Salem Salem	Moroces dues Ot home	es Salem Salem	Lewis	Tellier Pendar	Eleanor) Mary	Heliat Dury	Matthew J. Glacov, Salen Catholic Red	e april 30

Fa	980 PREGISTRATION CARD No. 224			Ω Δ
1	Name in fell antoni pagko Agin H.		20-5-10 REGISTRAR'S REP	O. A
2	How 14 Boutley Salom Mals.		1 Tall, medium, or short (specify which)? Madum Slender, mediu	pr. or atout (which)? Mrdum
3	Date of birth November 15 1895		2 Color of cyes? Sluk Color of hair? luft	or browness. no.
4	Are you (1) a natural-horn elinen, (2) a naturalized citien, (3) an alien, (4) or have you declared your intention (specify which)? Also,		Has person lost arm, leg, hand, foot, or both eyes, or is he o'herwise disabled (specify)?	
5	Where were mosty of land (Nation)		I certify that my answers are true, that the per answers, that I have witnessed his signature, and that	son registered has read his own
6	If not a citizen, of what country are you a citizen or subject?		knowledge are true, except as follows:	
7	What is your present trade, occupation, or office? ? Overly Clark			
8	By whom employed? G. archie 26 Where employed? I Darly & Salam		: Thomas	S. France
9	Have you a father, mother, wile, child under 12, or a sixty or heather under 12, salely dependent you for support (specify which)? Talker of male may make the mother of the support		2 WARD 1	
10	Matried or single (which)? Amgue Bace (specify which)?	•	City or County MASS.	JUNE 5, 1917
11	What military service have you had? Rank NG ; branch NO;		State	(Date of registration)
12	years . Nation or State Do you chim exemption from drift (perity grounds)?			
1	Laffirm that I have verified above answers and that they are true.			
11,00	Cistoni Posto			
100			3	

Antoni Nozko's WWI draft registration card, 1917.



Annie Zebrowski/Nozko's transactions as grantor on file with the Southern Essex Registry of Deeds suggest that she remarried sometime around February 1918.

344	Sec.		Primer 1				NA CONTRACTOR	and the fact of the contract o	en gommane en in				positions are all control of the con
	R	Date of eception			STO		0.	RANTEES	Instrument	Book	Page	Town where Land lies	DESCRIPTION
					(cont.)							
	1918	Feb. 25	Anni		Frank)		(Affidavi)			2385		Salem	Mtge.B.2329 P.267
			P. 12.	(BOY	No zko)	Salem Co-c	p. Bk.	Mtgo.	2385	534		lat Bentley St. 2nd near Bentley & Daniels Sts.)
										+	+	·	P1.Rec.1239-245)
	1922	Oct. 5		1 .			Sales Trus			and the same of	536		The state of the s
	1922	Mov. 4		1 .				csko et uz		. 2532			St. Pl.Rec.1239-24
	1913	Feb. 17	Inth	my et		٠.,		rt Co-op. Bk.	Deed Mtge.	2533	278	h	CONTRACTOR OF THE CONTRACTOR O
		Sept.17		~	•		Tean The		wie.	2227	392	Mewburyport	Mater St.
	1914	Mov. 30			al		Samuel Kri	chmar	Deed	2280			The state of the same of the state of the state of the same of the state of the sta
	1913	Sept.17			Antho	ny)	Newburypoz	t Co-op. Bk.	Htge.	2227	392		
		Peb.	•		(ux Ar		Hewburypor	t Co-op. Bk.		2197		•	
	1914	Nov. 30		•	et al		Samuel Kri	chear	Dood	2280	568	•	The first term of the first te
	1916	Mar. 4	Frank	et w	z		Michael Bu	ickley	Mt.co.	2324	72	Salem	let Bentley St. 2nd near Daniels St.
	•	May .		•			Arthur S.	Pord		2329	267		P1.Rec.1239-
	1918	Teb. 25		et al	by At	tr.&c.	Diward H.	Shee	D. un. Pow.	2385	530		245 Bentley & Daniels Sts.
				et w			(Affidayit	of Sale)		2385	531	*****	Mtge.B.2329 P.267
300	1917	July 9	Benne	h A.		8) (Amesbury (o-op. Bk.	Mtge.	2371	245	Amesbury	Pond & High Sts.
		June 17	•		est.			• •		2392			
	1925	Oct. 13						Sandler et ux	Deed	2656	376		
	1912	Sept.6	Relen	(mx	(macy		Salem Sev.		Mtge.	2167	459	Salam	Descr St.
	1918	July 12					Arthur S.			2167	462		
	1710				(mecy)	- 1	Villiam F.	Vilkinson	Possn.	2394	400		Mtge.B,2167 P.462
*				144		tty.ac.)	Villiam M.	Late	D. un. Pow.	2394	400	Salem	Mosex St.
				(.		-	(Affidavit	of Sele)	•	2394	401		Mtge.B.2167 P.462
the st	1921	Aug. 22	•	(ux 1	gnacy)		Salen Sav.		Htge.	2490	566		Laser St.
				(.	•)		Mary V. Ro	bacsevski		2490	567	• • • • • • • • • • • • • • • • • • • •	The state of the s
	1923	Sept.24	••	(.	•)				Tax Receipt	2571	262		The second section is a second second second second section and second section section section section (second
	1924	Mg. 19			•			•		2609	496		
	1928	Sept.26		::	• 1					2782	362		
12.45	1935	Oct. 5		1:	• 1					2823	143		
	1936	Dec. 31			_ f = 1	et al	(Statement	as to water rat	**)	3063	1	Salem	•
Bar S	1937	Dec. 23		et al	(DACY)		1		?	3097	1		
	1938	Mar. 1		/ax 1	Chacy ;	et al	in		,1	3134	101		Entrangue de la companya del companya de la companya del companya de la companya del la companya de la companya
-		200000000000000000000000000000000000000	120000				(Die, of S	tatement as to water rate	.3	3138	519		See B.3134 P.101
	1912	Sept.6	Ignac	y et :	13		Sales Sav.	Bk.	Htge.	2167		Salem	Masox St.
180	1918	July 12			1 /1	(necy)	Villiam F.			2167	462		The state of the s
100						tty. Ac.			Possa.	2394	400	0-1	Mtge. B. 2167 P.462
Na	20.00			707007	(Le	necy)			D.un.Pov.		400	Salen	Diex St.
10 m			•	•	- (Ignecy)	(Affidavit	of Sale)		2394	401		Mtge.B.2167 P.462

(records continued from previous page)



Figure 49 Bentley Street looking south in the late 1940s; the firehouse at 128 Derby Street is visible (building with bell tower). (Joseph Kulik)

This image features in In the Heart of Polish Salem (2009), p. 165



Swiniuch Park, 1978
Bentley Street, Salem, MA
August 15, 1978
Salem State Archives (Nelson Dionne Salem History Collection)
SCPH 02-055



Swiniuch Park, 1978
Derby Street at Bentley Street
August 15, 1978
Salem State Archives (Nelson Dionne Salem History Collection)
SCPH 01-058

General Property Data

Parcel ID 35-0371-801

Prior Parcel ID 11 --

Property Owner BURKE MATTHEW R **BURKE TARA R**

Mailing Address 14 BENTLEY ST U1

City SALEM

Mailing State MA ParcelZoning B1

Zip 01970

Account Number

Property Location 14 BENTLEY STREET

Property Use Condo Most Recent Sale Date 6/30/2017

> Legal Reference 35993-540 **Grantor SIMONELLI, DANIEL J**

Sale Price 369,000

Land Area 0.099 acres

Current Property Assessment

Xtra Features Value Card 1 Value Building Value 357,500

Land Value 0

Total Value 357,500

Building Description

Roof Cover Tar+Gravel

Siding Clapboard

Foundation Type Brick/Stone

Frame Type Wood

Roof Structure Flat

Building Style Condo Garden

of Living Units 1

Year Built 1870

Building Condition Good-VG

Finished Area (SF) 1016

Number Rooms 5 # of 3/4 Baths 0

Building Grade Average (+)

Interior Walls Plaster # of Bedrooms 2

of 1/2 Baths 0

Flooring Type Hardwood Basement Floor N/A

Heating Type Forced H/W

Heating Fuel Oil

Air Conditioning 0% # of Bsmt Garages 0

of Full Baths 1

of Other Fixtures 1

Legal Description

Narrative Description of Property

This property contains 0.099 acres of land mainly classified as Condo with a(n) Condo Garden style building, built about 1870, having Clapboard exterior and Tar+Gravel roof cover, with 1 unit(s), 5 room(s), 2 bedroom(s), 1 bath(s), 0 half bath(s).

Property Images





General Property Data

Parcel ID 35-0371-802

Prior Parcel ID 11 --

Property Owner MPT REVOCABLE TRUST
MARJORIE P TEELE TR

Zip 01970

Mailing Address 14 BENTLEY ST U2

City SALEM

Mailing State MA
ParcelZoning B1

Account Number

Property Location 14 BENTLEY STREET

Property Use Condo Most Recent Sale Date 8/18/2017 Legal Reference 36113-41

Grantor SIMONELLI, DANIEL J

Sale Price 369,000 Land Area 0.099 acres

Current Property Assessment

Card 1 Value Building Value 357,500 Xtra Features Value 0 Land Value 0 Total Value 357,500

Building Description

Building Style Condo Garden

of Living Units 4

Year Built 1870

Building Grade Average (+)
Building Condition Good-VG

Finished Area (SF) 1016

Number Rooms 5

of 3/4 Baths 0

Foundation Type Brick/Stone
Frame Type Wood

Roof Structure Flat Roof Cover Tar+Gravel

Siding Clapboard
Interior Walls Plaster

of Bedrooms 2

of 1/2 Baths 0

Flooring Type Hardwood Basement Floor N/A

Heating Type Forced H/W

Heating Fuel Gas
Air Conditioning 0%

of Bsmt Garages 0

of Full Baths 1

of Other Fixtures 1

Legal Description

Narrative Description of Property

This property contains 0.099 acres of land mainly classified as Condo with a(n) Condo Garden style building, built about 1870, having Clapboard exterior and Tar+Gravel roof cover, with 4 unit(s), 5 room(s), 2 bedroom(s), 1 bath(s), 0 half bath(s).

Property Images





General Property Data

Parcel ID 35-0371-803

Prior Parcel ID 11 --

Property Owner STRUBLE DAVID

Mailing Address 14 BENTLEY ST U3

City SALEM

Zip 01970

Mailing State MA

ParcelZoning B1

Account Number

Property Location 14 BENTLEY STREET

Property Use Condo Most Recent Sale Date 8/31/2017

Legal Reference 36144-195

Grantor SIMONELLI, DANIEL J

Sale Price 349,000 Land Area 0.099 acres

Current Property Assessment

Xtra Features Value Card 1 Value Building Value 358,600 Land Value 0

Building Description

Building Style Condo Garden

of Living Units 1

Year Built 1870 **Building Grade Average (+)**

Building Condition Good-VG

Finished Area (SF) 1016 Number Rooms 5

of 3/4 Baths 0

Foundation Type Brick/Stone Frame Type Wood

Roof Structure Flat Roof Cover Tar+Gravel

Siding Clapboard Interior Walls Plaster

of Bedrooms 2

of 1/2 Baths 0

Flooring Type Hardwood Basement Floor N/A

Total Value 358,600

Heating Type Forced H/W Heating Fuel Oil

Air Conditioning 0%

of Bsmt Garages 0

of Full Baths 1 # of Other Fixtures 1

Legal Description

Narrative Description of Property

This property contains 0.099 acres of land mainly classified as Condo with a(n) Condo Garden style building, built about 1870, having Clapboard exterior and Tar+Gravel roof cover, with 1 unit(s), 5 room(s), 2 bedroom(s), 1 bath(s), 0 half bath(s).

Property Images





General Property Data

Parcel ID 35-0371-804

Prior Parcel ID 11 --Property Owner FABIANO LAURA

Mailing Address 14 BENTLEY ST UNIT4

City SALEM

Mailing State MA ParcelZoning B1

Zip 01970

Account Number

Property Location 14 BENTLEY STREET

Property Use Condo Most Recent Sale Date 8/11/2017

Legal Reference 36096-285

Grantor SIMONELLI, DANIEL J

Sale Price 345,000 Land Area 0.099 acres

Current Property Assessment

Xtra Features Value Total Value 357,900 Card 1 Value Building Value 357,900 Land Value 0

Building Description

Building Style Condo Garden

of Living Units 1

Year Built 1870

Building Grade Average (+) Building Condition Good-VG

Finished Area (SF) 1016

Number Rooms 5

of 3/4 Baths 0

Foundation Type Brick/Stone Frame Type Wood

Roof Structure Flat Roof Cover Tar+Gravel

Siding Clapboard Interior Walls Plaster

of Bedrooms 2

of 1/2 Baths 0

Flooring Type Hardwood Basement Floor N/A

Heating Type Forced H/W Heating Fuel Oil

Air Conditioning 0% # of Bsmt Garages 0

of Full Baths 1

of Other Fixtures 0

Legal Description

Narrative Description of Property

This property contains 0.099 acres of land mainly classified as Condo with a(n) Condo Garden style building, built about 1870, having Clapboard exterior and Tar+Gravel roof cover, with 1 unit(s), 5 room(s), 2 bedroom(s), 1 bath(s), 0 half bath(s).

Property Images





Massachusetts Cultural Resource Information System

Scanned Record Cover Page

Inventory No: SAL.2606

Historic Name: Common Name:

Address: 14 Bentley St

City/Town: Salem

Village/Neighborhood: **Derby Street** Local No: 35-371 1916

Architect(s):

Year Constructed:

Architectural Style(s): Victorian Eclectic

Use(s): Multiple Family Dwelling House

Significance: Architecture

Area(s):

Designation(s):

Wall: Wood Clapboard **Building Materials(s):**

Foundation: Granite; Stone, Cut



The Massachusetts Historical Commission (MHC) has converted this paper record to digital format as part of ongoing projects to scan records of the Inventory of Historic Assets of the Commonwealth and National Register of Historic Places nominations for Massachusetts. Efforts are ongoing and not all inventory or National Register records related to this resource may be available in digital format at this time.

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Users of this digital material acknowledge that they have read and understood the MACRIS Information and Disclaimer (http://mhc-macris.net/macrisdisclaimer.htm)

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> Commonwealth of Massachusetts Massachusetts Historical Commission 220 Morrissey Boulevard, Boston, Massachusetts 02125 www.sec.state.ma.us/mhc

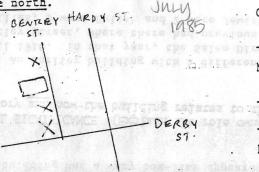
This file was accessed on: Monday, August 17, 2020 at 1:28: PM

SAL	2606
AREA	FORM NO.
35	371

FORM B - BUILDING

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7-32	b		
Indicate			



Recorded by Debra Hilbert

Organization Salem Planning Department

Date October, 1985 partners Arms

Town	Salem		
Address_	14 Bentley	Street	•
Historic	Name		

Use:	Present	residential	
		11 11	
0	riginal		

DES	CRIPTION:	

Date	1916
Source_	directories
Style	Double-decker

	Architect	
	Exterior wall fabric clapboards	
-00b	elation Engressed from 30,801 on	
1 KILAS-T	Outbuildings	

Ce c I U Lig	OT 1818 5	11811	DG 8 . G D	U-		
Major	alteratio	ns	(with	dates)	<u> </u>	• •

Moved	Date			
Approx. acreage_	less than one acre			
Setting	residential			
Links 4 Day 65000	The			

(Staple additional sheets here)

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ARCHITECTURAL SIGNIFICANCE (Describe important architectural features and evaluate in terms of other buildings within the community.)

14 Bentley Street is typical of the multiple-family housing built in the Derby Street area after 1900. This flat-roofed structure is oriented south with a symmetrically arranged 6-bay facade. The detailing is simple and includes two baracketed door hoods on the front and recessed porches on spindle posts in the rear. Four bays in depth, the building has a very box-like appearance.

HISTORICAL SIGNIFICANCE (Explain the role owners played in local or state history and how the building relates to the development of the community.)

An earlier building with a different footprint stood on this site until 1916. In that year, the Salem Directory lists 5 names at 14 Bentley Street, where there had previously been one. Of these five, families, 3 were Polish and 2 were Jewish.

Between 1890 and 1910, Salem's population increased from 30,801 to 43,697 followed by a temporary dip to 37,200 in 1915. The increase was largely due to immegration with the Derby Street area drawing a large number of Poles as well as other nationalities. To satisfy the increased demand for housing, builders constructed multiple family dwellings, sometimes on the sites of older house, other times on rear lots.

BIBLIOGRAPHY and/or RETERENCES (name of publication, author, date and publisher)

1874, 1897, 1911 Atlases

1915, 1916 Salem Directories

10M - 7/82

MHC INVENTORY FORM CONTINUATION SHEET MHC Inventory scanning project, 2008-2010



Deeds

Seince L. Miggin

nnow all men by these Inseents,

Short We Perce L. Wiggin Mason Ebenezes Storm for Mason Newhance Micheunt, Benjamin B. Semborn & William Hell houseneight cell of Richard . Sill . Salem in the Country of Esey, in consideration of two hundred and twenty seven & a healf dullars to us hand by Richard Hill of Salem eforescrid Consper, the receipt whereof we do hereby orchnowledger, and for there so ther good causes & considerations us hereinto moving do Revely comme release & forever quit claim mito the send Authord Hill his heirs cond expignes forever, the following preced of land situate on Salem aforesaid bounded as follows, we, beginning at the north Cast woner Thereof, on a prevale way laid out from Derby Street to Effect Street & running Southerly on said way about forty five feet six inches to land of Hill thence westerly & bounded Southerly Justly on S. land of Hill & partly on land now or lately of Auhand Communshield about sixty one feet & five inches to land of Juge, thence Horthovenelly bounded ovestroundly on s? land of Juge about forty five feet & three inches to land of Sanboun, thence Ecusterly bounded Montherly on s. Seinborn about seventy nine feet eight inches to the first named bound on s. prevate way being the same estate bright by no of 11. Silsbec . Together with all the estate right, title interest, ruse, property, clown & dernound whoitsower of us. the said Overgen, Hound, Auteurt, Simborn & Hill, which we new howe on at any time heretofore had of in & to the aforementioned premises, with the replantenances, or to any front thereof, or which at any time heretefore his been held used ourspied or enjoyed us prest or panel of the same TO STRIVE WILL to Stoll all the said released promises, with the apparatenences, to him the 1? Autual achand Hill, his heirs and ofsigns forever. And we the s? Juggen Stowns Riceout Sun born & Hill, do hereby for anselves, an heir, executors and administrators, weenant & grunt to and with the s. Hill his. heirs, executives and administrations & refrigues in mainter following, that is to say, that the said released premises are fee from all inimm burnes now a suffered by ris or either of is, that I Will Shall from hemseforth forever quetly & peaceably herve and enfor the released premises, north the appointenences, northern any lareful chim or himmonice of res or either of res, or of any person

the same, or any part thereof, by from or under us, or either of us and ann B. infe of said Higgin . Harnett wife of said Streum - ann wife of said Nideout, Sarah wife of said Santon in con=
sideration of tim cents to us paid the receipt of which me severa =
- thy acknowledge as hereby release to said . Hill all our claims, rights and titles of dower in the above quanted premises _ M Wit =
- MIN Whole, me the faid Fince I and Ann B. triggin, Evenez = er and Anniett Streum, tashaniel and Ann Ridsout Ben=
- famin and Sarah Santon, and Milliam Aill have hereunto let our hands and real this third day of March in the year of our Lord one thousand eight hundred and thirty eix.

Signed, sealed, and delivered in presence of us Soseph . G. Walley. Benjamin Webb dr. Benjamin Webb dr. David Aart _

Sierce L. Miggin_ Scal.

Anna B. Siggin_ Seal.

Ebent Stocum In Seal.

Harriste Stocum Seal.

Aarkaniel Rideout Seal.

Anna Rideout Seal.

Renjamin B. Sanborn Seal.

Ejex, & Salem march 3? 1836. Sarah Sanbrin ... See. Shen the above named Fince L. \ Uriliam Aill ... See. triggin, Ebenezer Slocum In, narhaniel Redout, Renjamin B. Sanbrin and Miliam will acknowledged the above instrument to be their free act and deed, before me.

Esex. & Re? March 4. 1836. Recorded geramines, by Roll Scouth Ref.

William of won .

Know all men by these Fresents,

That me William Lowers, physician, and Retey Regers, admallyander Autoling=inistratrix of Daniel II. Regers mill, by which the is empore enter to sell real estate, both of Mapachusells, in consideration of the Jum of Leventy fire dollars to us paid by Alexander Autohings of said Benesetter, mariner, the receipt whereof me do hereby acknowledge, do hereby give, grant, sell, and convey unto the said Alexander Sutchings a cultain lot of land situated at the head of the harbour on the road to Landy Bay in Llowcertor afresaid, thus tounded, beginning at Nathaniel Mad= 3. H. Kelley

W. 36 illetal Homow all men by these presents that We William Hill mehitable a. Winn (widow) Leydia He black (wife of George to blank) barbarine, 3. Hill (ringlewomen) and Robert Hill, all of Salem, and Trancis O. Hill Comily F. Carlton (wife of Stanley W. Carllon of Urrula, Hill (undow of Soym) I all of the bounty of 6 seex in consideration of one thousand delant to us haid by David H. Kelley of Salem, in said bounty, a State of massachur Rette the receiff whereof is hereby acknowledged, do hereby give, grant, bargain, rell, and convey unto the said David Ho. Helley our nes pective interests in the land in Salem conveyed by Prince In Wiggin 4 others to Bichard Hill March 3, 1936, viz, bounded beginning at the northeast corner thereof on Bertby about and running coutherly on said Bentley atreet about forly five feet; , six inches to land of Doherty, thence westerly a bounded southerly, partly on raid land of Dohnty and hartly on land of amer's extate about eighty: one feet and five inches to land now or late of Trye thence northwardly, bounded westerly on said Truje's land about forty five feet and three inches. to land of Sanborn, now or late, thence easterly bounded northerly on laid, Sanboun's land, about seventy nine feet eight inches, to first named bound, on Bentley street. All said distances being more or less with the buildings. now threen. To have and to hold the granted frumber, with all the princeges and appartenances thereto belonging, to the said David Ho. Kelley and his heirs and assigns, to their own use and behoof forever. and wede hereby for us and our heirs, executors and administrators, covenant with the said grantee and his heirs and assigns that we are lawfully seized in fee-kimple of the granted premises, that they are free from all incumbraners that we have good right to sell and convey the same as a foresaid, and that we will and our breize, executors, and administrators shall Warrant and Defend the same to the said grantee and iris heirs and assigns, forever against the lawful claims and demands of all persons. and for that consideration aforesaid We Martha G. wife of WM Hill George C. Clark husband of Loydia black Mary, wife of Francis O. Hill and Stanley W. husbandy of Emily F. Carlton do hereby release unto the said grantile and his heirs, and assigns all our several rights of or to both dower and homestead in ; the granted premises. In witness whereof We the said William a Mass

tha G. Hill, Mehitable a. Winn George C. a Loydia H. Clark Catherine S. Hill, Robert Hill, Francis O. a Mary & Hill, Stanley W. a & mily F. bongtion of Uraula M. Hill hereunto set our hands and seals this third day of may in the year one thousand eight hundred and sevenly seven.

Signed, sealed, and delivered
fin presence of William D. Domisto
W. H. a m. G. H. Betreea S. Stickney
Sarah & Staniford
John H. Parsons
Samuel a. Soswie
John J. Saunder
Edward K. Weston
Geo. Hb. Williams
Hatte M. Williams
a. F. Chase to E. F. C a S. W. 6.
Commonwealth of massachusette

-	
William Hill	seal
martha G. Hill	real
mehitable a. Winn	seal
L. H. Clark	seal
George b. blank	real
Catherine S. Hill	seal
Robert Hill	seal
Ureula m. Hill	real
Francis O. Hill	بلمعد
Br. E. Hill	لمعد
Emily F. Carleton	seal
Stanley W. Carleton	real

to see se. Bray 5th 1877. Then personally appeared the above named Robert Hill one of the grantors and adknowledged the foregoing instrument to be his free act and deed, before me WM S. Clereland Justice of the Peace. bosser so. Beech may 26, 1849. 12 m. before 3 9.m. Beech Exchy Thurshounder.

Throw all men by these Presents, That We Thadeur 9. Dole lately of Brangor in the 8 tate of maine now of remotory port in the boun in 6. mackinlash ty of 6 seex and 6 ommonwealth of marrachusetts and Grederick n. Dole lately of said Bango now of Walnut breek in the State of balafornia In consideration of Eighteen hundred dollars to us paid by martha Ellen mackintosh wife of Hiram 9. mackintosh of said newbury port and annow B. Food of said Newburyport single woman in equal proportions Ithe receipt whereof its hereby acknowledged, do hereby give, grant, bargain, self and convey unto the said martha Celen mackintoch and the said and B. Lord their him and assigns respectively forever in equal proportions one undivided half of a certain piece or parcel of land and of the duelling houses and other buildings thereon situated in said Neurbury port and bound

J. P. Dole stak. (ux. 36. P. 377.)

all costs, changes, and expenses vicured or sustained by them by Seeplan in plan reason of any default in the performance or observance of the said condition, rendering the surplus, if any, to me or my heris or assigns; and I hereby, for myself und my here's and assigns. coverant with the grantee and her heurs, execution, adminia trators, and assigns that, in case a sale shall be made under the foregoing power, I on they will whom request execute, acknowle edge, and deliver to the functioner or friendiesers a deed ordered of release confirming such sale. and it is agreed that the yourtee, or her executions, administrations, or assigns, or any fur son or persons in their behalf, may frunchase at viving sale made as aforeraid, and that no otter purchaser chall be answere ble for the application of the frunchase money; and that, until defauel in the performance or observance of the condition of this deed, I and my havis and assigns may hold and enjoy the granted premies and reserve the rents and profetitive of and for the consideration aforesaid I. Elizabeth S. Drowne wife of the said Isaac a Trouve do hereby release unto the said growter and her heric and assigns all right of or to both dower and homestead in the granted firenises In willes whereof we the said Isaac a. Drowne and Elizabeth S. Droune Generate set our hours and sealethis first day of January in the year one thousand eight hun. Bease a. Drowne dred and eightig nue. Elisabeth J. Drowne Sugned, sealed, and deleir-(Commonwealth of masiashugo somesomp in charse Benj. S. Sball to J. a.D. setts Codseyss, January 7th 1889, Then I personally appeared the above. Cseo, . B. Drowne manueal Daace a Drowne and administration foregoing in atrument to be his free act and deed.

Before me Benj. S. Hall Justice of this Peace: box so Gas Jan 8, 1889. 30m nast 1890 Rec. 28x by Chastogoo

No now all men by these Fresents that we, matilda Sil m. & try was va Frye of Salen, in the Country of Essey and Commonwealth of D. H. saley Massachusetts, singlewoman, Charles M. Wright of said Salen + 8low and Lucy Maria Wright, wife of Eaid Charles W. Wright, in her right, in consideration of seventy five dollars to see fraid bug David do, Helley of said Bolem, the receipt whereof is hereby actenouledged, do bereby quie, grout, bargair, sell and con very unto the said David H. Stelley a certain parcel of land with the buildings thereon attracte in eard valen bounded

Three words interlined in the 16 th. line.

charlogood seg.

und described as follows: (Beginning at the northwesterly corner thereof at the fence at other land of the grantors at a point dis lant northeasterly from the northeasterly side of Daniels Street eugliez seven too feet which point is marked. "A" on plan heremand tie referred to, there running northeasterly us the fewer now stand sixteen to feet to land of the grantee herein ut a point marked B on each from; then turning and running coutheasterly by each grantee's land thirteen to feet to point marked "C" on soud plan, then turning and running northeasterly by land of laid grante three feet to point marked "D" on said plan; then turning and running Southeasterly by laure of said groute twenty eight feet to point marked "E" on said plan; their con tuning in the same direction begland of Welch nine to feet to in a Southwesterly direction beginning of Welch nurseleen to feet to. point distant North Easterley line of said Laniels Street musty to feet which point is marked "I" on each flow; then turning and running Northwesterly by other land of the grantone herein fifty. To feet to the point begun at . reference being have to a plan hereto annexed and made part hereof. and we said Dury Maria and Matilda Silva do hereby assign and transfer unto the east grantee his heirs, executions, administrations and assigns a cer tani lease queri by us to Edward F. and John W. Roberts detect August 19, 1881, recorded in the Registry of Doeds for earl Country B. 1065 L. 281. So have and to hold the granted premises. with all the privileges and appurtenances thereto belonging, to the said David Ho. Helley and his heris and assigns, to their own use and behoof forever. and we hereby for ourselves and our herie, executions and administrations coverant with the grantee and his heris and assigns that we are lawfully serged in fee simple of the granted frameses, that there are free from all in cumbrances, that we have good right to sell and convey the same as aforesaid: and that we will and our heri, executors, and administrations, shall warrant and defend, the same to the grantee and his heur's and assigns forever against the lawful claims and demands of all fressons and for the consideration aloresaid d, Emeline Caldwell, the mortgagee of a certain mortgage deed given by said Ducy Maria and Matilda Silva dated July 9, 1885, recorded in said Registry B. 1154 2. 150 do hereby release unto the said granter, his herr's and assigns, any interest which I have in the within growled premises: this release however not to prejudice my nights in any other property described in said

mortgage. In witness whereof we the said natilda Silva Frye, Guey Maria Wright, Charles W. Wright and Emeline Raldwell bereints set our hand- and seal- this twenty sevent day of December in the year one thousand eight hundred and Matilda J. Frye eighty eight. Lucy M. Wrught seal Signed, realed, and deliv. G. W. Wright Seal great in freezence of Someline Caldwell Commonwealth of Massa. chusette Essex so. December James 86. Horndall alty for Emeline Caldwell J 28.1888. Then personally appeared the above named Matilda I. Trys and acknowledged foregoing justiment to be her free ast and deed.

Before me Henry M. Meek Justice of the Seace

Chastorgood. Essey 50 Dec'd, gou. 4, 1889, 50 m nast 120. 9n. Roe. + Ex. by

Jonow all men by these Tresents-that I William Stew - 1. 8. Hunter art Hunter of Danvers in the Country of Essey and Common wealth of Moissachusetts in consideration of mine hundred and severly few dollars paid by Moses Welch of said Dan. vers the receipt whereof is hereby acknowledged, do hereby guid grant, bargain, sell and convey unto the said Moses Welch a certain parcel of land, with the buildings thereon situate on Burroughs street in said Danvers, being lot numbered fifto seven (57) on Plan of House Lots by Putians Pond. Dan vers J. a. Hashell, Surveyor, 1872, and recorded withe Celley Regultry of Deeds, Southern District Book 855 Leaf 300 to which reference many be had. To have and to hold the granted fremeses, with all the privileges and affurtuances thereto belonging to the eard moses Welch and his heris and ossigns, to their own use and behoof forever Und & hereby for nugerly and my heirs, executors and administrators cover mout with the grouter one his levie and assigns that I am Cawfully severed in fee simple of the grouted premises; thou they are free from all incumbrances that I have good right to sell and comey the same as aforesaid; and that I will and my heris, executore, and administratore shall warrant and defind the same to the grantee and his heris and assigns forever against the lawful claims and demands of all persons. The vided nevertheless that if I, or only herris, executors, adm istratore, or assigns, shall pay unto the grantee, or his executors administrations, or assigns, the own of nine hundred and seventy five dollars on demand with juterest semi annually

B1539 P.390.

fully considered said application, hereby authorizes and licenses the said George M. Wason subject to the provisions of the ninety sixth chapter of the Revised Laws, and of all laws which are or may be in force applicable thereto, to build a concrete sea wall and fill solid on Merrimac River in the city of Haverhill, in conformity with the accompanying plan No. 4011. The area within the following described lines may be filled solid; Beginning at a point marked B on said plan, in the division line between the property of said Wason and that of Horace G. Currier and in the harbor line established by Chapter 104 of the Acts of 1883, and running easterly in said harbor line 60.06 feet to a point marked C in the division kine between the property of said Wason and that of Sophia A. Brosnan; thence running in said division line, the line of mean high water and the division line between the property of said Wason and that of Horace G. Currier, passing through points D. E. on said plan, to B, the point of beginning. A concrete sea wall shall be built on said lines B-C, C-D, E-B, before the filling is commenced. The amount of tide water which will be displaced by the work authorized as aforesaid is estimated to be 33 cubic yards. The recording of this license shall constitute an admission by the licenseethat the foregoing estimate of displacement is correct. The plan of said work is on file in the office of said Board, numbered 4011, and a duplicate of said plan accompanies this License, and is to be referred to as a part hereof. Compensation for the amount of tide water displaced by the work hereby authorized, shall be made by the said George M. Wason, his heirs, successors and assigns by paying into the treasury of the Commonwealth thirty seven and one half (371) cents for each cubic yard so displaced, being the amount hereby assessed by said Board, the same to be credited to the Harbor and Land Commissioners Tide Water Fund. Nothing in this license shall be so construed as to impair the legal rights of any person. This license shall be void unless the same, and the accompanying plan, are recorded within one year from the date hereof, in the Registry of Deeds for the Southern District of the County of Essex. IN WITNESS WHEREOF , said Board of Harbor and Land Commissioners have hereunto set their hands this twentieth day of October in the year nineteen Geo. M. Harlow hundred and fifteen Wm. S. McNary Chas. C. Paine Harbor and Land Commissioners.

Essex ss. Received Nov. 1, 1915. 30 m. past 8 A.M. Recorded and Examined.

KNOW ALL MEN BY THESE PRESENTS that whereas I, Ellen L. Heaney of Salem, in the Commonwealth of Massachusetts, as Administratrix of the estate of David H. Kelley late of Salem, by virtue of a license granted to me of the eighteenth day of October last by the Probate Court for the County of Essex

to
Zebrowski et ux

.50 R.Stamp Documentary Canceled

One \$1. & One in said Commonwealth, sold the real estate of the said deceased, hereinafter described, at private sale to Frank Zebrowski and Annie Zebrowski, his wife both of said Salem, for the sum of thirteen hundred dollars, NOW THEREFORE : in consideration of the said sum of fourteen hundred dollars to me paid by. the said Frank Zebrowski and the said Annie Zebrowski the receipt whereof is hereby acknowledged, I do as Administratrix as aforesaid, and by virtue of the aforesaid license, hereby grant, bargain, sell and convey unto the 'said Frank Zebrowski and Annie Zebrowski a certain parcel of land with all buildings thereon situated in said SALEM bounded as follows, beginning at the northeast corner thereof on Bentley street and running southerly on said Bentley street about 45 feet and 6 inches to land of Doherty, thence westerly and bounded southerly partly on said land of said Doherty and partly on land of Ames Estate about 81 feethand 5 inches to land now or late of Frye, thence northerly, bounded westerly on said Frye's land about 45 feet and 3 inches to land of Sanborn, now or late, thence easterly bounded northerly on said Sanborn land about 79 feet and 8 inches to first mentioned bound on said Bentley street, all of said distances being more or less. Being the same premises conveyed to David H . Kelley by deed of William M. Hill et ali dated May 3, 1877, recorded in Essex South District, Registry of Deeds, Book 976, Page 243. Also another parcel of land, with the buildings thereon, situate in said SALEM bounded as follows, beginning at the northwesterly corner thereof at the fence at other land now or late of Frye at a point distant northeasterly from the northeasterly side of Daniels street 87 15/100 feet which point is marked "A" on plan hereinafter referred to, thence running northeasterly as the fence now stands 18 4/10 feet to land of David H. Kelley herein at a point marked "B" on said plan, thence turning and running southeasterly by land of said Kelley 13 2/10 feet to a point marked "C" on said plan, then turning and running northeasterly by land of said Kelley 3 feet to a point marked "D" on said plan then turning and running southeasterly by land of said Kelley 28 feet to a point marked "E" on said plan then continuing in the same direction by land now or late of Welch 9 6/10 feet to point marked. "F" on said plan then turning and running in a southwesterly direction by said land of Welch 19 5/10 feet to a point distant northeasterly from the northeasterly from the northeasterly line of said Daniels street 90 8/10 feet which point is marked "G" on said plan; then turning and running northwesterly by other land now or late of Frye 50 6/10 feet to the point begun at. Being the same premises conveyed (with plan of Chase, Putnam C. E. Annexed) by deed of Matilda S. Frye et ali dated December 27, 1888 recorded in Essex South District Registry of Deeds Book 1239 page 245. TO HAVE AND

TO HOLD the granted premises, with all the privileges and appurtenances
thereto belonging, to the said Frank Zebrowski and Annie Zebrowski and their
heirs and assigns, to their own use and behoof forever. IN WITNESS WHEREOF
I hereunto set my hand and seal this fifteenth day of November in the year
one thousand nine hundred and fifteen. Ellen L. Heaney (seal)

Signed and sealed
In presence of
COMMONWEALTH OF MASSACHUSETTS. EsEdward H. Shea.

Sex ss. November 15th, 1915. Then
personally appeared the above named Ellen L. Heaney and acknowledged the

personally appeared the above named Ellen L. Heaney and acknowledged the foregoing instrument to be her free act and deed, before me,

Edward H. Shea .

Justice of the Peace

Essex ss. Received Nov. 15, 1915. 30 m. past 11 A. M. Recorded and Examined.

I, George B. Watson, of Boston, Suffolk County, Massachusetts, for considereration paid, grant to Charles R. Sibley, and John E. Moulton both of Lynn Essex County, Massachusetts, with quitclaim covenants, the land in said LYNN, bounded northwest by Bellevue Road, fifty feet; Northeast on a line parallel with and fifty feet distant from the southwest line of land of Alice A. R. Tripp, one hundred feet; Southeast by land of Watson fifty feet; and Southwest by land of Watson one hundred feet. Conatining 5000 square feet more or less. Said premises are conveyed subject to taxes of 1915 and sewer assessments if any. It is expressly agreed by the parties hereto which agreement shall be binding upon land and all assignees of the grantee herein for a period of twenty (20) years from the date hereof, that only one dwelling house shall be erected upon the granted premises at a cost of not less than twenty five hundred dollars (\$2500.00); that no three family house or flat shall be erected, placed or maintained thereon; that the granted premises shall not be used for any manufacturing or mercantile pusiness, nor shall the same or any part thereof be used for the purpose of trade or traffic; that no intoxicating liquors shall be sold or kept for sale upon the granted premises; that no building or other like structure, or any projection thereof shall be erected within (12) feet of the line of the street, provided however that the steps may extend into the restricted space; that no fences, except division fences, shall be maintained upon the granted premises; and that such division fences shall in no case exceed four (4) feet in height; that no livery stable shall be built or maintained upon the granted premises, and that no stable or out building shall be constructed thereon without the consent in writing of the grantor. The above restrictions shall be capable of specific enforcement in equity by the grantor or any assignee owning on the same street, but no restrictions herein contained

watson
to
Sibley et al
One \$1.R.Stamp
Documentary
Canceled

deed dated April 18, 1914 and recorded with said Deeds, Book 2255, Page 466. See also deed of Isaac Messenger to me dated February 17, 1917 and recorded with said Deeds Book 2357, Page 351. I, Ida Sogoloff wife of said grantor release to said grantee all rights of dower and homestead and other interests therein. WITNESS our hands and seals this fourth day of (seal) Harry Sogoloff November 1922. A. S. Bachorowski to both (seal) Ida Sogoloff COMMONWEALTH OF MASSACHUSETTS Essex ss. November 4, 1922. Then personally appeared the above named Harry Sogoloff and acknowledged the foregoing instrument to be his free act and deed, before me, Alphonse S. Bachorowski Justice of the Peace.

Essex ss. Received Nov. 4, 1922. 20 m. past 12 P.M. Recorded and Examined.

Assg't.
Smith
to

Pingree Tree. I, George Mark Smith, holder of a mortgage from Edward C. Battis to Emily Smith et al., Trustees under the will of Mark J. Smith, dated November 24, 1908, and recorded with Essex South District Registry of Deeds, Book 1947, Page 11, assign said mortgage and the note and claim secured thereby to David Pingree, as he is Trustee under the will of Samuel E. Thayer. WITNESS my hand and seal this fourth day of November, A. D. 1922.

Signed, sealed and de-

George Mark Smith (seal)

COMMONWEALTH OF MASSACHUSETTS

livered in presence of Guy C. Richards

) Essex, ss. November 4, 1922.

Then personally appeared the above named George Mark Smith and acknowledged the foregoing instrument to be his free act and deed, before me,

Guy C. Richards Justice of the Peace.

)

(My commission expires March 15, 1923.)

Essex ss. Received Nov. 4, 1922. 25 m. past 12 P.M. Recorded and Examined.

Nozko et ux.

to

Luczko et ux.

One \$2.one \$1.& one.50 R.Stamps Documentary Canceled

We, Antoni Nozko and Annie Nozko, hiw wife in her own right, (formerly Annie Zebrowski) both of Salem, Essex County, Massachusetts, for consideration paid grant to Gabriel Luczko and Stefania Luczko, husband and wife, both of said Salem with Warranty Covenants the land in said SALEM together with the buildings thereon, bounded and described as follows: Beginning at the Northeast corner thereof on Bentley Street and running Southerly on said Bentley Street about forty five (45) feet, six (6) inches to land now or late of Donerty; thence Westerly and bounded Southerly partly on said land of said Donerty and partly on land of Ames Estate about eighty one (81) feet five (5) inches to land now or formerly of Frye; thence Northerly bounded Westerly on land now or late of Frye about forty five (45) feet three (3) inches to land now or late of Sanborn; thence Easterly

bounded Northerly on said Sanborn land about seventy nine (79) feet eight (8) inches to point begun at on Bentley street; all of said distances being more or less. Also another parcel of land with all the buildings thereon, adjoining the above parcel of land and bounded and described as follows: Beginning at the Northwesterly corner thereof at the fence at land now or late of Frye at a point distant Northeasterly from the Northeasterly side of Daniels street eighty seven and fifteen one-hundredths (87.15) feet which point is marked "A" on a plan hereinafter referred to; thence running Northeasterly as the fence now stands sixteen and four tenths (16.4) feet to land now or late of David H. Kelley, formerly, at a point marked "B" on said plan; thence turning and running Southeasterly by land now or late of said Kelley thirteen and two tenths (13.2) feet to a point marked "C" on said plan, thence turning and running Northeasterly by land now or late of Kelley three (3) feet to a point marked "D" on said plan; thence turning and running Southeasterly by land now or late of said Kelley twenty eight (28) feet to a point marked "E" on said plan, then continuing in the same direction by land now or late of Welch, nine and six tentre (9.6) feet to a point marked "F" on said plan; then turning and running in a Southwesterly direction by said land of Welch nineteen and five tenths (19.5) feet to a point distant Northeasterly from the Northeasterly line of said Daniels street ninety and eight tenths (90.8) feet, which point is marked "G" on said plan; then turning and running Northwesterly by land now or late of Frye fifty and six tenths (50.6) feet to point begun at. Said premises are conveyed subject to a mortgage of Five thousand (\$5000) dollars held by the Salem Trust Company recorded with Essex South District Registry of Deeds Book 2532, Page 56. Being the same premises conveyed to Frank Zebrowski et ux by Ellen L. Heaney Administratrix of the estate of David H. Kelley by deed dated November 15, 1915 recorded with said Deeds, Book 2313, Page 339. See also deed from Edward H. Shea to Annie Nozko dated February 23, 1918 and recorded with said Deeds, Book 2385, Page 533. See Plan Book 1239, Page 245. I, Antoni Nozko, husband of said grantor release to said grantees all rights of curtesy and other interests therein. WITNESS our hands and seals this fourth day of November, 1922. (seal) A. S. Bachorowski to both Antoni Nozko COMMONWEALTH OF MASSACHUSETTS Annie Nozko (seal) Essex ss. November 4, 1922. Then personally appeared the above named Annie Nozko and acknowledged the foregoing .instrument to be her free act and deed. Before me, Alphonse S. Bachorowski Justice of the Peace. Essex ss. Received Nov. 4, 1922. 55 m. past 12 P.M. Recorded and Examined

Aaron Kobrin Justice of the Peace
My commission expires November 8, 1928.

Essex ss. Received Aug. 2, 1924. 50 m. past 12 P.M. Recorded and Examined

We, Gabriel Luczko and Stefania Luczko, husband and wife, both of Salem, Essex County, Massachusetts for consideration paid grant to Julian Obuchowski and Leonora Obuchowski, husband and wife, as tenants by the entirety, both of said Salem with warranty covenants the land in said SALEM together with the building thereon, bounded and described as follows: Beginning at the Northeast corner thereof on Bentley Street and running Southerly on said Bentley Street about forty five (45) feet, six (6) inches to land now or late of Doherty; thence westerly and bounded Southerly partly on said land of said Doherty and partly on land of Ames Estate about eighty one (81) feet five (5) inches to land now or formerly of Frye; thence Northerly bounded Westerly on land now or late of Frye about forty five (45) feet three (3) inches to land now or late of Sanborn; thence Easterly bounded Northerly on said Sanborn land about seventy nine (79) feet eight (8) in ches to point begun at on Bentley Street; all of said distances being more or less. Also another parcel of land with all the buildings thereon, adjoining the above parcel of land and bounded and described as follows: Beginning at the Northwesterly corner thereof at the fence at land now or late of Frye at a point distant Northeasterly from the Northeasterly side of Daniels Street eighty seven and fifteen one hundredths (87.15) feet which point is marked "A" on a plan hereinafter referred to; thence running Northeasterly as the fence now stands sixteen and four tenths (16.4) feet to land now or late of David H. Kelley, formerly, at a point marked "B" on said plan; thence turning and running Southeasterly by land now or late of said Kelley thirteen and two tenths (13.2) feet to a point marked "C" on said plan; thence turning and running Northeasterly by land now or late of Kelley three (3) feet to a point marked "D" on said plan; thence turning and running Southeasterly by land now or late of said Kelley twenty eight (28) feet to a point marked "E" on said plan, then continuing in the same direction by land now or late of Welch, nine and six tenths (9.6) feet to a point marked "F" on said plan; then turning and running in a Southwesterly direction by said land of Welch nineteen and five tenths (19.5) feet to a point distant Northeasterly from the Northeasterly line of said Daniels Street ninety and eight tenths (90.8) feet which point is marked "G" on said plan; then turning and running Northwesterly by land now or late of Frye fifty and six tenths (50.6) feet to a point begun at. Said premises are conveyed subject to a mortgage of Five Thou-

to

Obuchowski et ux

Two \$2. & Two
.25 R. Stamps
Documentary
Canceled

sand (\$5000) Dollars held by the Salem Trust Company recorded with Essex South District Registry of Deeds Book 2532, Page 56. Being the same premises conveyed to us by deed of Annie Nozko, dated November 4, 1922 and recorded with Essex South District Registry of Deeds, Book 2533, Page 414. I, Stefania Luczko wife of said grantor releast to said grantees all rights of dower and homestead and all other interests in the above described premises. WITNESS our hands and seals this second day of August, 1924. A. S. Bachorowski to both) Gabriel Luczko (seal) COMMONWEALTH OF MASSACHUSETTS) Stefania Luczko (seal) Essex ss. August 2, 1924. Then personally appeared the above named Gabriel Luczko and Stefania Luczko and acknowledged the foregoing instrument to be her free act and deed, Before me

Alphonse S. Bachorowski Justice of the Peace.

Essex ss. Received Aug. 2, 1924. 51 m. past 12 P.M. Recorded and Examined

Discharge
Salem F. C. S. Bk.
On back M. Deed
Rec. B. 2556
P. 490

The Salem Five Cents Savings Bank, the holder of the within mortgage, hereby acknowledges satisfaction of and discharges the same. IN WITNESS WHEREOF, the said Salem Five Cents Savings Bank has caused its seal to be hereto affixed and these presents to be signed in its name and behalf by Harry P. Gifford its Treasurer, hereunto duly authorized, this second day of August in the year nineteen hundred and twenty four.

COMMONWEALTH OF MASSA-) Salem Five Cents Savings Bank (seal)

CHUSETTS Essex, ss:) By Harry P. Gifford Treasurer.

On this 2nd day of August 1924, before me appeared Harry P. Gifford, to me personally known, who, being by me duly sworn, did say that he is the Treasurer of said Salem Five Cents Savings Bank, that said instrument was signed and sealed in behalf of said Corporation by authority of its Board of Investment, and that said Corporation has no corporate seal; and said Treasurer acknowledged said instrument to be the free act and deed of said Corporation.

Elmer W. Liebsch Justice of the Peace Essex ss. Received Aug. 2, 1924. 59 m. past 12 P.M. Recorded and Examined

Kopka et al, Trs. to Yaremchuk & Vote

KNOW ALL MEN BY THESE PRESENTS That we, Wasil Kopka, Feliks Kuchoir, and Max Kosciuk trustees of the St. Josephat's Brotherhood, Branch 132 of "The Providence" Association of Ukrainian Catholic Assemblies, as more particularly set forth in deed recorded in Essex South Dist. Reg. of Deeds Book 2556 Page 488, all of Salem, Essex County, Massachusetts for consideration paid, grant to Bartek Yaremchuk of said Salem with warranty covenants the land in said SALEM with the buildings thereon bounded and described as follows: The property known as #23 on Charter Street, and

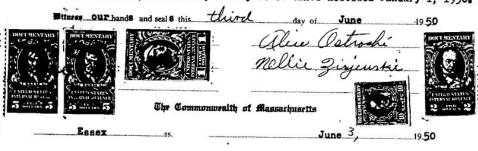
We, Alice Ostroski and Nellie Zujewski, both of Salem, County of Essex, Commonwealth of Massachusetts Eleanor Obuchowski, otherwise known as Leonora Obuchowski

by power conferred by license of the Probate Court in and for the County of Essex dated May 23, 1950,

Twelve thousand and 00/100 (\$12,000.00) paid grant to Nellie Zujewski otherwise known as Anegla Zujewski, wife of Walter Zujewski the land in Said Salem with the building thereon bounded and described as follows: Beginning at the Northeast corner thereof on Bentley Street and running Southerly on said Bentley Street about 45 feet 6 inches to land now or late of Boherty; thence westerly and bounded Southerly partly on said land of said Doherty and partly on land of Ames Estate about 61 feet 5 inches to land now or formerly of Frye; thence Northerly bounded Westerly on land now or late of Frye about 45 feet 3 inches to land now or late of Sanborn; thence Easterly bounded Northerly on said Sanborn land about 79 feet 8 inches to point begun at on Bentley Street; all of said distances being more or less. Nellie Zujewski otherwise known as Angela Zujewski, wife paid, grant to...

Also another parcel of land with all the buildings thereon, adjoining the above parcel of land and bounded and described as follows: Beginning at the Northwesterly corner thereof at the fence at land now or late of Frye at a point distant Northeasterly from the Northeasterly side of Daniels Street 87.15 feet which point is marked "A" on a plan hereinafter referred to; thence running Northeasterly as the fence now stands 16.4 feet to land now or late of David H. Kelley, formerly, at a point marked "B" on said plan; thence turning and running Southeasterly by land now or late of said Kelley 13.2 feet to a point marked "C" on said plan; thence turning and running Northeasterly by land now or late of Kelley feet to a point marked "D" on said plan; thence turning and running Southeasterly by land now or late of said Welley, 25 feet to a point marked "E" on said plan, then continuing in the same direction by land now or late of Welch 9.6 feet to a point marked "F" on said plan; then turning and running in a Southwesterly direction by said land of Welch 19.5 feet to a point distant northeasterly from the Northeasterly line of said Daniels Street, 90.8 feet which point is marked "G" on said plan; then turning and running Northwesterly by land now or late of Frye, 50.6 feet to a point begun at. Being the same premises conveyed to Julian Obuchowski and Leonora Obuchowski, husband and wife, as tenants by the entirety, both of whom are now deceased, by Gabriel Luczko and Stefania Luczko by deed dated August 2, 1924 and recorded with Essex South District Registry of Deeds in Book 2605, Page 313.

Said premises are conveyed subject to taxes assessed January 1, 1950.



Then personally appeared the above named Alice Ostroski and Nellie Zujewski

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

My commission expires October 8. 1954

Essex ss. Received June 7, 1950. 10 m. past 11 A.M.Recorded & Examined.

3744 3 3 2

Discharge B. 4189 P.262 KNOW ALL MEN BY THESE PRESENTS THAT I, Nellie Zujewski Essex County, Massachusetts, of Selem

being an married, for consideration paid, grant to the SALEM FIVE CENTS SAVINGS BANK, a corporation duly established by law and located in Salem in the County of Essex, Commonwealth of Massachusetts, with MORTCAGE COVENANTS, to secure the payment of Five Thousand

Dollars

quarterly ...

per cent interest, per annum, payable

as provided in a note of even date, . . .

the land in said Salem

with the buildings thereon bounded and described as follows:

Beginning at the northeasterly corner thereof on Bentley Street and running southerly on said Bentley Street about forty five feet and and running southerly on said Bentley Street about forty five feet and six inches (45' 6") to land now or formerly of Doherty, thence westerly and bounded southerly partly on said land of said Doherty and partly on land of the Ames Estate eighty one feet and five inches (81' 5") to land now or formerly of Frye, thence northerly bounded westerly on land now or formerly of Frye about forty five feet and three inches (45' 3") to land now or formerly of Sanborn, thence easterly bounded northerly by said Sanborn land about seventy nine feet and eight inches (79' 8") to the point of beginning. Also another parcel of land with the buildings thereon bounded and described as follows: Beginning at the corthwesterly corner thereof at the fonce at land now or formerly of Frye northwesterly corner thereof at the fence at land now or formerly of Frye at a point distant northeasterly from the northeasterly side of Daniels at a point distant northeasterly from the northeasterly side of Daniels Street eighty seven and fifteen one-hundredths (87.15) feet which point is marked "A" on a plan hereinafter referred to, thence running northeasterly as the fence now stands sixteen and four-tenths (16.4) feet to land now or formerly of David Kelley at a point marked "B" on said plan, thence turning and running southeasterly by land now or formerly of Kelley thirteen and two-tenths (13.2) feet to a point marked "C" on said plan, thence turning and running northeasterly by land now or formerly of Kelley three (3) feet to a point marked "D" on said plan, thence turning and running southeasterly by land now or formerly of said Kelley twenty eight (28) feet to a point marked "E" on said plan, thence continuing in the same direction by land now or formerly of Welch nine and six-tenths (9.6) feet to a point marked "F" on said plan, thence turning and running in a southwesterly direction by said land of Welch nineteen and five-tenths southwesterly direction by said land of Welch nineteen and five-tenths (19.5) feet to a point distant northeasterly from the northeasterly line of said Daniels Street ninety and eight-tenths (90.8) feet which point is marked "G" on said plan, thence turning and running northwesterly by land now or formerly of Frye fifty and six-tenths (50.6) feet to the point of beginning. See Plan of Portion of the Frye and Wright Estate on Daniels Street, 3alem, C.A. Putnam, C. E." dated December 1888 and recorded in Book 1239 Page 245.

This mortgage is upon the STATUTORY CONDITION, and upon the further condition that the grantor or her heirs, ecutors, administrators or assigns shall pay all taxes and assessments on said premises, whether in the nature of taxes or essments now in being or not, shall keep the buildings now or hereafter standing thereon insured against fire in a sum satisfactory to said Bank or its successors or assigns, all insurance to be made payable in case of loss to said Bank or its successors or assigns, and shall pay to said Bank or its successors or assigns all such sums with interest as it or they may pay or incur for such taxes, assessments or insurance, or on account of any foreclosure proceedings hereunder, whether completed or not, for any breach of which the mortgagee shall have the STATUTORY POWER OF SALE.

And said Bank and its successors and assigns shall have the further right to cancell and surrender any insurance policies and collect the proceeds therefrom in case of any sale made hereunder, and to retain out of the proceeds of any such sale one per cent of the purchase money for its or their services in making such sale; any purchaser at such rale shall be held to claim hereunder in case of, any defect in said sale; and any entry made for the purpose of foreclosing this mortgage shall enure to and for

And I. Walter Zujewski

... husband wife of said mortgagor

release to the mortgagee all rights of dower	curtesy and homestead and other	interests in the mortgaged premises.
Wirness, our hands and seal	Sthis 7th Mell	ve Jupe 1950. U Zujeusti
	0.75	1+ 0
	·W	alter Zujeuski
COMMO	NWEALTH OF MASSACHUSET	TS
ESSEX, SS.	*	June 7,

Then personally appeared the above named. Nellie Zujewski

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

Elmer W. Liebsch

Essex ss. Received June 7, 1950. 10 m. past 11 A.M.Recorded & Examined.

I, Wellie Zujewski

of Salem

Rssex County, Massachusetts,

being unmarried, for consideration paid, grant to Kathryn Swiniuch

of

said Salem,

with quitclatm copenants

the land in said Salem, with the buildings thereon, bounded and described as follows:

Beginning at the northeasterly corner on Bentley Street and running southerly on Bentley Street about forty-five (45) feet, six (6) inches, to land now or late of Doherty; thence running westerly bounded southerly partly on Doherty land and partly on Ames Estate about eighty-one (81) feet, five (5) inches, to land now or formerly of Frye; thence running northerly bounded westerly by said Frye land about forty-five (45) feet, three (3) inches, to land now or formerly of Sanborn; thence running easterly bounded northerly by said Sanborn land about seventy-nine (79) feet, eight (8) inches, to the point of beginning on Bentley Street.

All said measurements being more or less.

Also a parcel of land adjoining the above land, bounded and described as follows: Beginning at the northwesterly corner thereof at a fence at land now or formerly of Frye at a point distant northeasterly from the northeasterly side of Daniels Street eighty-seven and 15/100 (87.15) fee which point is marked A on plan hereinafter referred to, and thence runn northeasterly as the fence stands sixteen and 4/10 (16.4) feet to land r or late of David H. Kelley, at point B on said plan; thence running sout easterly by said Kelley land thirteen and 2/10 (13.2) feet to point C or said plan; thence running northeasterly by land now or late of Kelley three (3) feet to point D on said plan; thence running southeasterly by land now or late of Kelley twenty-eight (28) feet to point E on said pla thence continuing in the same direction by land now or late of Welch nire and 6/10 (26) feet to point F on said plan; thence running southwesterly by land now or late of Welch mineteen and 5/10 (19.5) feet to a point distant northeasterly from the northeasterly line of Daniels Street nine: |and 8/10 (90.8) feet, which point is marked G on said plan; thence running northwesterly by land now or late of Prye fifty and 6/10 (50.6) feet to the point of beginning.

4189 264

> See "Plan of Portion of the Frye and Wright Estates on Daniels Street, Salem, C. A. Putnam, C. B. a dated December 1888, recorded with Essex South District Deeds, Book 1239, Page 245.

Being the same premises conveyed to me by deed of Alice Ostroski and Rellie Zujewski, Executrices of the will of Bleanor Obuchowski, dated June 3, 1950, recorded with said Deeds, Book 3744, Page 331.

Taxes assessed as of January 1, 1955, are to be apportioned as of this date.

ass. Excise Stamps \$ 14.75 affixed nd cancelled on back of this instrument

U. S. Docum. Stamps \$ 14.30 affixed and cancelled on back of this instrument

I, Walter Zujewski,

usband of said grantor,

release to said grantee all rights of tenancy by the curtesy and other interests therein.

Bilmess OUT hands	and seam this	27 th day of	July 19 55.
		walt	Willesti
			C.
		Nellin Zay	ushi

		8.	2.*S		
		The Commonwealth	of Museripoetts		
	Resex .	55.	July	27,	19 55
Then per	sonally appeared t	he above named	Nellie Zuje	wski	
		9	1973 - 67573		$U_{\mathbf{a}}$
and acknowledge	ed the foregoing	instrument to be her	free act and deed, bef	ore me Lb3	54

Essex ss. Recorded July 27, 1955.38 m.past 11 A.M.#65

I, KATHRYN SWINIUCH

of Salem

Essex County, Massachusetts,

being memorried, for mesidentian policy and include a consideration of morning consideration

grants to Philip F. Swiniuch of 12 Bentley Street, Salem and Louis A. Swiniuch, Sr. of

14 Bentley Street, Salem, as tenants in common
of Salem
with quittlaim communits

the land in said Salem, with the buildings thereon, bounded and described as follows:

Beginning at the Northeasterly corner on Bentley Street and running

Southerly on Bentley Street about forty-five (45) feet, six (6) inches, to land now or

late of Doherty; thence running

Westerly bounded Southerly partly on Doherty land and partly on Ames Estate about eighty-one (81) feet, five (5) inches, to land now or formerly of Frye;

thence running

Northerly bounded Westerly by said Frye land about forty-five (45) feet; three (3)

inches, to land now or formerly of Sanborn; thence running Easterly bounded Northerly by said Sanborn land about seventy-nine (79) feet,

eight (8) inches, to the point of beginning on Bentley Street.

All said measurements being more or less.

Also a parcel of land adjoining the above land, bounded and described as follows: Beginning at the Northwesterly corner thereof at a fence at land now or formerly of Frye at a point distant Northeasterly from the Northeasterly side of Daniels Street eighty-seven and 15/100 (87.15) feet, which point is marked A on plan hereinafter referred to, and thence running Northeasterly as the fence stands sixteen and 4/10 (16.4) feet to land now or late of David H. Kelley, at point B on said plan; thence running Southeasterly by said Kelley land thirteen and 2/10 (13.2) feet to point C on said plan; thence running Northeasterly by land now or late of Kelley three (3) feet to point D on said plan; thence running Southeasterly by land now or late of Kelley twenty-eight (28) feet to point E on said plan; thence continuing in the same direction by land now or late of Welch nine and 6/10 (9.6) feet to point F on said plan; thence running Southwesterly by land now or late of Welch nineteen and 5/10 (19.5) feet to a point distant Northeasterly from the Northeasterly line of Daniels Street ninety and 8/10 (90.8) feet, which point is marked G on said plan; thence running Northwesterly by land now or late of Frye fifty and 6/10 (50.6) feet to the point of beginning.

See "Plan of Portion of the Frye and Wright Estates on Daniels Street, Salem C. A. Putman, C. E." dated December 1888, recorded with Essex South District Deeds, Book 1239, Page 245.

Being the same premises conveyed to me by deed of Nellie Zujewski dated July 27, 1955 and recorded with the Essex South District Registry of Deeds in Book 4189, Page 263.

The within conveyance is subject to any mortgages and encumbrances outstanding and of record.

WITNESS my hand and seal this 7 1 day of Oppole , 1972.

Kathryn Swininch

The Commonwealth of Mussurhusetts

Essex.

2pril 197

Then personally appeared the above named Kathryn Swiniuch

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

Notary Public - Interest the Peace

My commission expires Quy 36 19 24

(*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 endeased upon it this full name, residence and peat 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 thereof, if not delivered for a specific monetary sum. The full consideration shall mean the total price for the conveyance without deduction for say likes or encombrances assumed by the greateer or remaining thereon. All such endostrements 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 steeps a deed for recording unless it is in compliance with the requirements of this section.

Essex ss. Recorded Apr. 14, 1972. 17 m. past 3 P. M. #153

Salem, Essex

County, Massachusetts

being unmarried, for consideration paid, and in full consideration of \$40,000.00

grants to Philip F. Swiniuch

of 14 Bentley Street, Salem, Massachusetts

with quitclaim covenants

the land in said Salem, with the buildings thereon, bounded and described as follows:

Beginning at the Northeasterly corner on Bentley Street and running

SOUTHERLY on Bentley Street about forty-five (45) feet, six (6) inches, to land

now or late of Doherty; thence running

WESTERLY bounded Southerly partly on Doherty land and partly on Ames Estate

about eighty-one (81) feet, five (5) inches, to land now or formerly

of Frye; thence running

NORTHERLY bounded Westerly by said Frye land about forty-five (45) feet; three (3)

inches, to land now or formerly of Sanborn; thence running

EASTERLY bounded Northerly by said Sanborn land about seventy-nine (79) feet,

eighty (8) inches, to the point of beginning on Bentley Street.

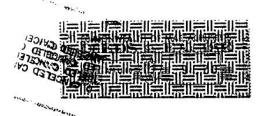
All said measurements being more or less.

Also a parcel of land adjoining the above land, bounded and described as follows:

Beginning at the Northwesterly corner thereof at a fence at land now or formerly of Frye at a point distant Northeasterly from the Northeasterly side of Daniels Street eighty-seven and 15/100 (87.15) feet, which point is marked A on plan hereinafter referred to, and thence running Northeasterly as the fence stands sixteen and 4/10 (16.4) feet to land now or late of David H. Kelley, at point B on said plan; thence running Southeasterly by said Kelley land thirteen and 2/10 (13.2) feet to point C on said plan; thence running Northeasterly by land now or late of Kelley three (3) feet to point D on said plan; thence running Southeasterly by land now or late of Kelley three of Kelley twenty-eight (28) feet to point E on said plan; thence continuing in the same direction by land now or late of Welch nine and 6/100 (9.6) feet to point F on said plan; thence running Southwesterly by land now or late of Welch nineteen and 5/10 (19.5) feet to a point distant Northeasterly from the Northeasterly line of Daniels Street ninety and 8/10 (90.8) feet, which point is marked G on said plan; thence running Northwesterly by land now or late of Frye fifty and 6/10 (50.6) feet to the point of beginning.

See "Plan of Portion of the Frye and Wright Estates on Daniels Street, Salem C.A. Putman, C.E." dated December 1888, recorded with Essex South District Deeds, Book 1239, Page 245.

Being the same premises conveyed by deed of Kathryn Swiniuch dated April 7, 1972 and recorded with the Essex South District Registry of Deeds Book 5857, Page 627.



01970



MASSACHUSETTS EXCISE TAX Southern Essex District ROD Date: 11/02/2016 12:56 PM

eRecorded

ID: 1152980 Doc# 20161102002690 Fee: \$3,249.00 Cons: \$712,500.00

MASSACHUSETTS QUITCLAIM DEED

We, Judith M. Dore and Carol A. Sikora, as Co-Personal Representatives of the ESTATE OF PHILIP F. SWINIUCH, Essex County Probate Court Docket No ES16P0976EA, late of Salem, Essex County, Massachusetts, by power conferred by the Will of Philip F. Swiniuch and by every other power, for consideration paid and in full consideration of Seven Hundred Twelve Thousand Five Hundred and 00/100 (\$712,500.00) Dollars grant to DANIEL J. SIMONELLI and JAYME KENNERKNECHT, Husband and Wife, as Tenants by the Entirety of 365 Grapevine Road, Wenham, Massachusetts and WITH QUITCLAIM COVENANTS

The land in said Salem, with the buildings thereon bounded and described as follows:

Beginning at the Northeasterly corner of Bentley Street and running

SOUTHERLY On Bentley Street about forty -five (45) feet, six (6) inches, to land now

or late of Doherty; thence running

WESTERLY bounded Southerly partly on Doherty land and partly on Ames Estate

about eighty-one (81) feet, five (5) inches, to land now or formerly of

Frye; thence running

NORTHERLY bounded Westerly by said Frye land about forty-five (45) feet; three (3)

inches, to land now or formerly of Sanborn; thence running

EASTERLY bounded Northerly by said Sanborn land about seventy-nine (79) feet,

eight (8) inches, to the point of beginning on Bentley Street.

All said measurements being more or less.

Also a parcel of land adjoining the above land, bounded and described as follows:

Beginning at the Northwesterly corner thereof at a fence at land now or formerly of Frye at a point distant Northeasterly from the Northeasterly side of Daniels Street eighty-seven and 15/100 (87.15) feet, which point is marked A on plan hereinafter referred to, and thence running Northeasterly as the fence stand sixteen and 4/10 (16.4) feet to land now or late of David H. Kelley, at point B on said plan; thence running Southeasterly by said Kelley land thirteen and 2/10 (13.2) feet to point C on said plan; thence running Northeasterly by land now or late of Kelley three (3) feet to point D on said plan; thence running Southeasterly by land now or late of Kelley twenty-eight (28) feet to point E on said plan; thence continuing in the same direction by land now or late of Welch nine and 9/100 (9.6) feet to point F on said plan; thence running Southwesterly by land now or late of Welch nineteen and 5/10 (19.5) feet to a point distant Northeasterly from the Northeasterly line of Daniels Street ninety and 8/10 (90.8) feet, which point is marked G on said plan; thence running Northwesterly by land now or late of Frye fifty and 6/10 (50.6) feet to the point of beginning.

See "Plan of Portion of the Frye and Wright Estates on Daniels Street, Salem, C.A. Putman, C.E." dated December 1888, recorded with Essex South District Registry of Deeds in Book 1239, Page 245.

Grantor hereby affirms that by execution below the premises described herein is not their principal residence and they are not entitled to rights of Homestead, as set forth in M.G.L. Chapter 188, and that no other persons are entitled to the protection of the Homestead Act.

Being the same premises conveyed by deed dated April 11, 1980 and recorded with Essex South District Registry of Deeds in Book 6693, Page 395.

Executed as a sealed instrument this 2nd day of November 2016

Judith M. Dore, Personal Representative of Estate of Philip F. Swiniuch

Carol A. Sikora, Personal Representative of Estate of Philip F. Swiniuch

Commonwealth of Massachusetts

Essex, ss.

On this 2nd day November 2016, before me, the undersigned notary public, personally appeared Judith M. Dore and Carol A. Sikora, proved to me through satisfactory evidence of identification, which was photographic identification with signature issued by a federal or state government agency, oath or affirmation of a credible witness, personal knowledge of the undersigned, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose as Co-Personal Representatives of the Estate of Philip F. Swiniuch.

Notary Public: George W. Atkins III My commission expires: 2/15/2019

GEORGE W. ATKINS, III
Notary Public
OSHONWEALTH DF MASSACHUSETTS
My Contimusation Expires
February 15, 2019





M9SSACHUSETTS EXCISE TAX Southern Essex District ROD Date: 98/18/2017 92:13 PM ID: 1198477 Doc# 20170819204868 Fee: \$1,582.64 Cons: \$369,008.60

UNIT DEED

I, Daniel J. Simonelli, Declarant and original Manager of the 14 Bentley Street Luxury Condominium, of 365 Grapevine Road, Wenham, Massachusetts, for consideration paid of Three Hundred Sixty-Nine Thousand and 00/100 dollars (\$369,000.00), grant to Marjorie P. Teele, Trustee of the MPT Revocable Trust, u/d/t April 12, 2017 hereinafter of 14 Bentley Street, Unit 2, Salem, Massachusetts, with quitclaim covenants

The premises in Salem, Essex County, Massachusetts known as Unit 2 ("Unit") of the 14 Bentley Street Luxury Condominium ("Condominium") a condominium established pursuant to Massachusetts General Laws Chapter 183A, by the recording of the Master Deed dated May 15, 2017 and recorded with Essex South Registry of Deeds in Book 35955, Page 150. ("Master Deed"). Said Unit is shown on the floor plans of the building recorded with the Master Deed ("Plans") to which is affixed the verified statement of a Registered Land Surveyor in the form required by Section 9 of said Chapter 183A. The post office address of the Unit is 14 Bentley Street, Unit 2, Salem, Massachusetts.

Said Unit is conveyed together with:

- An undivided 25% undivided interest in the common areas and facilities of the Condominium as defined and described in the Master Deed.
- 2. An easement for the continuance of all encroachments by the Unit or any other units or common areas and facilities existing or if such encroachment shall occur hereafter as a result of (a) settling of the building or (b) alteration or repair to the common areas and facilities by or with the consent of the Condominium Managers, or (c) as a result of repair or restoration of the Building or a Unit after damage by fire or other casualty, or (d) as a result of condemnation or eminent domain proceedings.
- 3. The right to use the common areas in common with the owners of other units as provided in the Master Deed, including an easement in common to use any pipes, wires, ducts, flues, cables, conduits, public utility lines and other common facilities located in any of the other units or elsewhere in the property and serving the unit.

- 4. The exclusive right to occupy, subject to such reasonable rules and regulations as may be established by the Board of Managers of the Condominium ("Managers"), together with a duty to maintain with respect to repairs required in whole or in part on account of such occupancy, all exclusive use aspects of the Unit as shown on the plans.
- An exclusive right o use the decks and parking spaces, if any, appurtenant to the Unit as set forth in the Master Deed.

The Unit is conveyed subject to:

- Easements in favor of all other Units and in favor of the Common Areas and
 Facilities for the continuance of all encroachments of such other Units or Common
 Areas and Facilities now existing or if such encroachment shall occur hereafter as a
 result of (a) settling of the building or (b) alteration or repair to the common areas
 and facilities by or with the consent of the Condominium Managers, or (c) as a result
 of repair or restoration of the Building or a Unit after damage by fire or other
 casualty, or (d) as a result of condemnation or eminent domain proceedings.
- An easement in favor of all other units to use any pipes, wires, ducts, flues, cables, conduits, public utility lines and other common facilities located in any of the other units or elsewhere in the property and serving such other units and fully set forth in the Master Deed.
- 3. An easement in favor of all other units to permit maintenance of such common areas and facilities as are located therein. The Managers have a right of access to each Unit at a reasonable time and in such manner as not unreasonably to interfere with other use of said Unit to inspect the same, and to remove violations therefrom, and to maintain, repair, or replace common areas and facilities contained therein.
- 4. The provisions of the Master Deed and the By-Laws of the 14 Bentley Street Luxury Condominium dated May 15, 2017 and recorded with the Essex South Registry of Deeds in Book 35955, Page 166 ("By-Laws") and Floor Plans of the Condominium recorded simultaneously with and as part of the Master Deed, as the same may be amended from time to time by instrument recorded with said Registry of Deeds, which provisions, together with any amendments thereto, and the Rules and Regulations from time to time adopted thereunder, shall constitute covenants running with the land and shall bind any person having at any time any interest or estate in the Unit, his family, servants and visitors, as though such provisions were recited and stipulated at length therein.
- 5. The provisions of Chapter 183A as it may be amended from time to time.

Unless otherwise permitted by the By-Laws of the Condominium, no use may be made of the Unit except as a residence of one (1) family unit or as allowed by the Master Deed. No business use may be made of any unit or any part of the Common Areas and Facilities, provided, however, that a Unit Owner or occupant may use a portion of his Unit for such office and studio use as is customarily carried on as incidental to the use of a single family residence. No structural alteration to the Unit shall be made without the prior written permission of the Board of Managers of the Condominium.

The Unit Owners will manage and regulate the Condominium through an Association to be known as 14 Bentley Street Luxury Condominium Association which has been enacted and is to be governed by the By-Laws adopted pursuant to Chapter 183A.

Grantor affirms that by execution below the premises described herein is not his principal residence and that he is not entitled to rights of Homestead, and set forth in M.G.L. Chapter 188, and that no other persons are entitled to the protection of the Homestead Act.

Meaning and intending to convey a portion of the premises conveyed by Deed dated June 15, 2017 and recorded at the Essex South County Registry of Deeds in Book 35966, Page 147.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]





When recorded, return to: PHH Home Loans, LLC - NORTHEAST ATTN: Final Document Department - HLNE 1 Mortgage Way, 3rd Floor Mail Stop: HLNE Mt. Laurel, NJ 08054

Property Address: 14 Bentley Street Unit 3 Salem, MA 01970

Title Order No.: 1912017-01614 Escrow No.: 1912017-01614 LOAN #: 9917087064

[Space Above This Line For Recording Data] --

MORTGAGE

MIN: 1001875-9917087064-0 MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated August 31, 2017, together with all Riders to this document.

(B) "Borrower" is DAVID STRUBLE.

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, Mt 48501-2026, tel. (888) 679-MERS. (D) "Lender" is PHH Home Loans, LLC.

MASSACHUSETTS-Single Family-Fennie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3022 1/01 (rev. 10/16) MAEDEED (0217 MAEDEED (0LS) 08/29/2017 08:10 AM PST Page 1 of 11 Elle Mae, Inc.







LOAN #: 9917087064 organized and existing Lender's address is

Lender is a Limited Liability Company, under the laws of Delaware. 1 Mortgage Way, 3rd Floor, Mt. Laurel, NJ 08054.

Mortgage Broker's post office address is <u>NO MORTGAGE BROKER</u>	
and Mortgage Broker's license number is NO MORTGAGE BROKER	
(D-2) "Mortgage Loan Originator" is Frederick Edward Harrington	100.00
Mortgage Loan Originator's post office address is <u>1 Mortgage Way, 3rd</u> 08054	Floor, Mount Laurel, NJ
and Mortgage Loan Originator's license number is MLO22887	
(E) "Note" means the promissory note signed by Borrower and dated Au-	gust 31, 2017.
The Note states that Borrower owes Lender TWO HUNDRED SEVENTY HUNDRED AND NO/100**** Dollars (U.S.	s. \$279,200.00
plus interest. Borrower has promised to pay this debt in regular Periodic Pa in full not later than September 1, 2047.	
(F) "Property" means the property that is described below under the heathe Property."	ading "transfer of regnts in
(G) "Loan" means the debt evidenced by the Note, plus interest, any precharges due under the Note, and all sums due under this Security Instrument.	ent, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed Riders are to be executed by Borrower [check box as applicable]:	by Borrower. The following
Adjustable Rate Rider 🗷 Condominium Rider	☐ Second Home Rider
☐ Balloon Rider ☐ Planned Unit Development Rider ☐ 1-4 Family Rider ☐ Biweekly Payment Rider ☐ V.A. Rider	Other(s) [specify]
(i) "Applicable Law" means all controlling applicable federal, state and ordinances and administrative rules and orders (that have the effect of law) a non-appealable judicial opinions. (j) "Community Association Dues, Fees, and Assessments" means a	is well as all applicable final,
and other charges that are imposed on Borrower or the Property by a homeowners association or similar organization.	condominium association
(K) "Electronic Funds Transfer" means any transfer of funds, other than a tra- draft, or similar paper instrument, which is initiated through an electronic tem- computer, or magnetic tape so as to order, instruct, or authorize a financial in account. Such term includes, but is not limited to, point-of-sale transfers, authorizes, transfers initiated by telephone, wire transfers, and automated clear (L) "Escrow Items" means those items that are described in Section 3.	ninal, telephonic instrument istitution to debit or credit ar omated teller machine trans
(M) "Miscellaneous Proceeds" means any compensation, settlement, away paid by any third party (other than insurance proceeds paid under the cown 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or of the Property; (iii) conveyance in lieu of condemnation; or (iv) misreprese	erages described in Section ther taking of all or any par
to, the value and/or condition of the Property. (N) "Mortgage Insurance" means insurance protecting Lender against th	e nonpayment of, or defaul
on, the Loan. (O) "Periodic Payment" means the regularly scheduled amount due for (i) the Note, plus (ii) any amounts under Section 3 of this Security Instrument.	
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. menting regulation, Regulation X (12 C.F.R. Part 1024), as they might be amer additional or successor legislation or regulation that governs the same subject in Instrument, "RESPA" refers to all requirements and restrictions that are important processor in Instrument and restrictions that are important processor in Interest of Borrower" means any party that has taken	§2601 et seq.) and its imple ided from time to time, or am natter. As used in this Security used in regard to a "federally nortgage loan" under RESPA

MASSACHUSETTS—Single Family—Fannie MoeiFreddle Mac UNIFORM INSTRUMENT Form 3022 1/01 (rev. 10/16)

Elie Mae, Inc. Page 2 of 11 MAEDEED 0217

MAEDEED 0217

MAEDEED 0218

O6/28/2017 08:10 AM PST







LOAN #: 9917087064

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the County

(Type of Recerding Jurisdeton) of Essex

[Name of Recording Jurisdiction]:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A". APN #: 35-0371-0

which currently has the address of 14 Bentley Street Unit 3, Salem,

Massachusetts 01970

("Property Address"):

[Street] [City]

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully selsed of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until

MASSACHUSETTS-Single Family-Famile MaelFreddie Mac UNIFORM INSTRUMENT Form 3022 1/01 (rev. 10/16)
Page 3 of 11
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LOAN #: 9917087064

Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3, Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that arry excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to arry late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank, Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly

MASSACHUSETTB--Single Family-Fannie Mae/Freddie Mae UNIFORM INSTRUMENT Form 3022 1/01 (rev. 10/16)
Ellie Mae, Inc. Page 4 of 11 MAEDEED 02/7



MAEDEED (CLS)
DB/29CQ017 OR:10 AM PST





M9SSACHUSETTS EXCISE TAX Southern Essex District ROD Date: 98/18/2017 92:13 PM ID: 1198477 Doc# 20170819204868 Fee: \$1,582.64 Cons: \$369,008.60

UNIT DEED

I, Daniel J. Simonelli, Declarant and original Manager of the 14 Bentley Street Luxury Condominium, of 365 Grapevine Road, Wenham, Massachusetts, for consideration paid of Three Hundred Sixty-Nine Thousand and 00/100 dollars (\$369,000.00), grant to Marjorie P. Teele, Trustee of the MPT Revocable Trust, u/d/t April 12, 2017 hereinafter of 14 Bentley Street, Unit 2, Salem, Massachusetts, with quitclaim covenants

The premises in Salem, Essex County, Massachusetts known as Unit 2 ("Unit") of the 14 Bentley Street Luxury Condominium ("Condominium") a condominium established pursuant to Massachusetts General Laws Chapter 183A, by the recording of the Master Deed dated May 15, 2017 and recorded with Essex South Registry of Deeds in Book 35955, Page 150. ("Master Deed"). Said Unit is shown on the floor plans of the building recorded with the Master Deed ("Plans") to which is affixed the verified statement of a Registered Land Surveyor in the form required by Section 9 of said Chapter 183A. The post office address of the Unit is 14 Bentley Street, Unit 2, Salem, Massachusetts.

Said Unit is conveyed together with:

- An undivided 25% undivided interest in the common areas and facilities of the Condominium as defined and described in the Master Deed.
- 2. An easement for the continuance of all encroachments by the Unit or any other units or common areas and facilities existing or if such encroachment shall occur hereafter as a result of (a) settling of the building or (b) alteration or repair to the common areas and facilities by or with the consent of the Condominium Managers, or (c) as a result of repair or restoration of the Building or a Unit after damage by fire or other casualty, or (d) as a result of condemnation or eminent domain proceedings.
- 3. The right to use the common areas in common with the owners of other units as provided in the Master Deed, including an easement in common to use any pipes, wires, ducts, flues, cables, conduits, public utility lines and other common facilities located in any of the other units or elsewhere in the property and serving the unit.

- 4. The exclusive right to occupy, subject to such reasonable rules and regulations as may be established by the Board of Managers of the Condominium ("Managers"), together with a duty to maintain with respect to repairs required in whole or in part on account of such occupancy, all exclusive use aspects of the Unit as shown on the plans.
- An exclusive right o use the decks and parking spaces, if any, appurtenant to the Unit as set forth in the Master Deed.

The Unit is conveyed subject to:

- Easements in favor of all other Units and in favor of the Common Areas and
 Facilities for the continuance of all encroachments of such other Units or Common
 Areas and Facilities now existing or if such encroachment shall occur hereafter as a
 result of (a) settling of the building or (b) alteration or repair to the common areas
 and facilities by or with the consent of the Condominium Managers, or (c) as a result
 of repair or restoration of the Building or a Unit after damage by fire or other
 casualty, or (d) as a result of condemnation or eminent domain proceedings.
- An easement in favor of all other units to use any pipes, wires, ducts, flues, cables, conduits, public utility lines and other common facilities located in any of the other units or elsewhere in the property and serving such other units and fully set forth in the Master Deed.
- 3. An easement in favor of all other units to permit maintenance of such common areas and facilities as are located therein. The Managers have a right of access to each Unit at a reasonable time and in such manner as not unreasonably to interfere with other use of said Unit to inspect the same, and to remove violations therefrom, and to maintain, repair, or replace common areas and facilities contained therein.
- 4. The provisions of the Master Deed and the By-Laws of the 14 Bentley Street Luxury Condominium dated May 15, 2017 and recorded with the Essex South Registry of Deeds in Book 35955, Page 166 ("By-Laws") and Floor Plans of the Condominium recorded simultaneously with and as part of the Master Deed, as the same may be amended from time to time by instrument recorded with said Registry of Deeds, which provisions, together with any amendments thereto, and the Rules and Regulations from time to time adopted thereunder, shall constitute covenants running with the land and shall bind any person having at any time any interest or estate in the Unit, his family, servants and visitors, as though such provisions were recited and stipulated at length therein.
- 5. The provisions of Chapter 183A as it may be amended from time to time.

Unless otherwise permitted by the By-Laws of the Condominium, no use may be made of the Unit except as a residence of one (1) family unit or as allowed by the Master Deed. No business use may be made of any unit or any part of the Common Areas and Facilities, provided, however, that a Unit Owner or occupant may use a portion of his Unit for such office and studio use as is customarily carried on as incidental to the use of a single family residence. No structural alteration to the Unit shall be made without the prior written permission of the Board of Managers of the Condominium.

The Unit Owners will manage and regulate the Condominium through an Association to be known as 14 Bentley Street Luxury Condominium Association which has been enacted and is to be governed by the By-Laws adopted pursuant to Chapter 183A.

Grantor affirms that by execution below the premises described herein is not his principal residence and that he is not entitled to rights of Homestead, and set forth in M.G.L. Chapter 188, and that no other persons are entitled to the protection of the Homestead Act.

Meaning and intending to convey a portion of the premises conveyed by Deed dated June 15, 2017 and recorded at the Essex South County Registry of Deeds in Book 35966, Page 147.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

18 __ day of August, 2017. Executed-as-a sealed instrument this _ Daniel J. Simonelli Commonwealth of Massachusetts Essex, ss. On this \(\sum_{X} \) day of August, 2017, before me, the undersigned notary public, personally appeared Daniel J. Simonelli, proved to me through satisfactory evidence of identification, which were Driver's License / State ID / Passport / Other Government Issued ID / Other dayed seem, to be the person whose names are signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose, and who swore or affirmed that the homestead certification contained therein is truthful and accurate. Notary Public My commission expires: CHRISTOPHER FARID HEMSEY NOTARY PUBLIC COMMONWEALTH OF MASSACHUSETTS

MY COMMISSION EXPIRES 08-10-2023



After Recording Return To: Envoy Mortgage, LTD. 5100 Westheimer Rd., Ste. 320 Houston, Texas 77056

Property Address: 14 Bentley St 1 SALEM, MASSACHUSETTS 01970

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 100273865404005674 MERS Phone: 888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated JUNE 30, 2017 , together with all Riders to this document.

(B) "Borrower" is Matthew R Burke and Tara R Burke husband and wife

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is Envoy Mortgage, LTD

Lender is a LIMITED PARTNERSHIP and existing under the laws of TEXAS Lender's address is 5100 Westheimer Rd., Ste. 320, Houston, Texas 77056

(D-1) "Mortgage Broker" is No mortgage broker Mortgage Broker's post office address is No mortgage broker

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and Mortgage Broker's license numb	3 T. P. S. D. C. C. S. D. C. C. C. T. C.
(D-2) "Mortgage Loan Originator"	
Mortgage Loan Originator's post off	
Beverly, Massachusetts 01	
and Mortgage Loan Originator's lice	nse number is 18717
	note signed by Borrower and dated JUNE 30, 2017
The Note states that Borrower owes	Lender THREE HUNDRED FORTY-SEVEN THOUSAND AND 00/100
	Dollars (U.S. \$ 347,000.00) plus interest.
Borrower has promised to pay this	debt in regular Periodic Payments and to pay the debt in full not later than
JULY 1, 2047	AMERICAN DESCRIPTION OF THE PARTY OF THE PAR
(F) 'Property" means the property	that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidence	ed by the Note, plus interest, any prepayment charges and late charges due under
the Note, and all sums due under this	s Security Instrument, plus interest.
(H) "Riders" means all Riders to t	his Security Instrument that are executed by Borrower. The following Riders
are to be executed by Borrower [che	
186	555 - 3
☐ Adjustable Rate Rider	☐ Planned Unit Development Rider
☐ Balloon Rider	☐ Biweekly Payment Rider
☐ 1-4 Family Rider	Second Home Rider
▼ Condominium Rider	Other(s) [specify]
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- (I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (Ĵ) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L) "Escrow Items" means those items that are described in Section 3.
- (M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument,

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"RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the

COUNTY

Essex

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

which currently has the address of

14 Bentley St 1 [Street]

SALEM

, Massachusetts

01970

("Property Address"):

[City]

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and

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late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts

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