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### FORECLOSURE DEED

MetLife Home Loans, a division of MetLife Bank, N.A., having its usual place of business at 4000 Horizon Way, Suite 100, Irving, TX, 75063

the present holder of a mortgage

from Richard H. Babbitt to Mortgage Electronic Registration Systems, Inc. dated September 25, 2008

recorded with the Worcester County (Worcester District) Registry of Deeds at Book 43361, Page 133, by the power conferred by said mortgage and by every other power, for THREE HUNDRED FOURTEEN THOUSAND FIVE HUNDRED DOLLARS AND 00/100 (\$314,500.00) paid, grants to Federal National Mortgage Association, P.O Box 650043, Dallas, TX 75265-0043the premises conveyed by said mortgage.

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

Executed as a sealed instrument this 16th day of August, 2010.

See Power of Attorney recorded herewith.

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MetLife Home Loans, a division of MetLife Bank,

N.A.

By Orlans Moran, PLLC

Its Attorney-in-fact

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

as Document Number 776825

By Sarah Hargrove,

Authorized Signatory, Real Property

### **Affidavit**

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

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Sarah Hargrove,

Authorized Signatory, Real Property

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

File Number: 238.1395

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# RE: 11 a/k/a 13 Powers Road, Mendon, MA 01756

### STATE OF MICHIGAN

OAKLAND, SS

August 13, 2010

On this 16th day of August, 2010, before me, the undersigned notary public, personally appeared Sarah Hargrove, Authorized Signatory, Real Property, of Orlans Moran PLLC, as attorney-in-fact for MetLife Home Loans, a division of MetLife Bank, N.A., proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he/she signed it voluntarily for its stated purpose.

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

NICHOLAS A. KASPEREK
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF MACOMB
My Commission Expires May 2, 2016
Acting in the County of

# Mortgagee's Affidavit

I, Sarah Hargrove, Authorized Signatory, Real Property of Orlans Moran PLLC under Power of Attorney for MetLife Home Loans, a division of MetLife Bank, N.A., ("Lender") named in the foregoing deed, make oath and say that the principal, interest and other obligations mentioned in mortgage from above referrred to were not paid or tendered or performed when due or prior to the sale, and that I caused to be published on the 23rd day of July, 2010, on the 30th day of July, 2010 and on the 6th day of August, 2010, in the Blackstone Valley Tribune a newspaper published or by its title page purporting to be published in Southbridge and circulated in Mendon, a copy of which is attached hereto as Exhibit A.

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

Pursuant to said notice at the time and place therein appointed

The Lender sold the mortgaged premises at public auction by Adam Gillis, a licensed auctioneer, of Tache Auctions & Sales Inc. to MetLife Home Loans, a division of MetLife Bank, N.A., 4000 Horizon Way, Suite 100, Irving, TX, 75063, for THREE HUNDRED FOURTEEN THOUSAND FIVE HUNDRED DOLLARS AND 00/100 (\$314,500.00), being the highest bid made therefore at said auction.

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

Sarah Hargrove,

Authorized Signatory, Real Property of Orlans Moran, PLLC, attorney-in-fact for MetLife Home Loans, a division of MetLife Bank, N.A.

### STATE OF MICHIGAN

OAKLAND, SS

August 13, 2010

On this 16th day of August, 2010, before me, the undersigned notary public, personally appeared Sarah Hargrove, Authorized Signatory, Real Property, of Orlans Moran PLLC, as attorney-in-fact for MetLife Home Loans, a division of MetLife Bank, N.A., proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person(s) whose name(s) is on the preceding or attached document, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of their knowledge and belief.

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

NICHOLAS A. KASPEREK NOTARY PUBLIC - STATE OF MICHIGAN **COUNTY OF MACOMB** My Commission Expires May 2, 2016 Acting in the County of Obland

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

Return to:

File Number: 238.1395

### EXHIBIT "A"

ATTACHED TO AND FORMING A PART OF FORECLOSURE DEED AND AFFIDAVIT IN LAND COURT CASE NO. 412002 FOR PROPERTY LOCATED AT 11 A/K/A 13 POWERS ROAD, MENDON, MA 01756

# MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain Mortgage given by Richard H. Babbitt to Mortgage Electronic Registration Systems, Inc., dated September 25, 2008 and recorded with the Worcester County (Worcester District) Registry of Deeds at Book 43361, Page 133 of which the Mortgage the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 09:00 AM. on August 13, 2010 at 11 a/k/a 13 Powers Road, Mendon, MA, all and singular the premises described in said Mortgage, to wit: A certain parcel of land and buildings thereon being shown on as Lot #1 on a plan entitled "Plan of Land in Upton and Mendon, Mass., Surveyed for W. Vincent Powers, Scale 1" = 100', by Andrews Survey Engineering, Inc., Uxbridge, Mass. recorded in the Worcester District Registry of Deeds Plan Book 625, Plan 54, bounded and described as follows: Beginning at a town line bounded between the Towns of Upton and Mendon, Massachusetts, it being the northwesterly angle of the parcel herein described; Thence S 62° 04' 15" E, 19.42 feet to a point in the center of an old road: Thence S 34° 30′ 00" W, 942.99 feet along the center of said old road to a point; Thence S 34° 43' 51" W, 487.18 feet to a point; Thence S 35° 30' 00" W, 245.18 feet to a point at the northeasterly side line of Powers Road; Thence N 13° 41' 11" W, 204.58 feet to a point; Thence N 39° 41' 04" É, 1543.00 feet along the Town line between Upton and Mendon to the point of beginning. Said parcel containing 3.36 acres of land, more or less. The premises are to be sold subject to and with the benefit of all easements, restrictions, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments rights of tenants and parties in possession. TERMS OF SALE: A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check or bank treasurer's check will be required to be delivered at or before the time the bid is offered. The successful bidder will be required to execute a Foreclosure Sale Agreement immediately after the close of the bidding. The balance of the purchase price shall be paid within thirty (30) days from the sale date in the form of a certified check, bank treasurer's check or other check satis-

factory to the Mortgagee's attorney. The Mortgagee reserves the right to bid at the sale, to reject any and all bids, to continue the sale and to amend the terms of the sale by written or oral announcement made before or during the foreclosure sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Mortgagor, the Mortgagee Mortgagee's attorney. The description of the premises contained in said mortgage shall control in the event of an error in this publication. TIME WILL BE OF THE ESSENCE. Other terms if any, to be announced at the sale. MetLife Home Loans, a division of MetLife Bank, N.A. Present Holder of said Mortgage, By Its Attorneys, Orlans Moran PLLC P.O. Box 962169 Boston, MA 02196 Phone: (617) 502-4100 7/23/2010 7/30/2010 8/6/2010

July 23, 2010 July 30, 2010 August 6, 2010

Return to: Orlans Moran PLLC P.O. Box 5041 Troy, MI 48007-5041 File Number: 238.1395

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### EXHIBIT B

# **ASSIGNMENT OF BID**

Whereas, MetLife Home Loans, a division of MetLife Bank, N.A., Irving, TX, 75063 ("Assignor"), was the highest bidder at the public sale of property located at 11 a/k/a 13 Powers Road, Mendon, MA, 01756, which sale was made on the premises hereinabove described on August 13, 2010 at 09:00 AM by MetLife Home Loans, a division of MetLife Bank, N.A., Irving, TX, 75063, dated September 25, 2008 and recorded with the Worcester County (Worcester District) Registry of Deeds at Book 43361, Page 133, of which Mortgage the undersigned is the present holder by Assignment.

FOR VALUE RECEIVED, the undersigned Assignor unconditionally sells, assigns, and sets over unto Federal National Mortgage Association, P.O Box 650043, Dallas, TX 75265-0043, its successors and assigns, ("Assignee"), all of the Assignor's right, title and interest in and to said bid for the said property with the right to said Assignee to take and receive title thereto by conveyance directly from said Mortgagee pursuant to its power and authority under and by virtue of the aforesaid Mortgage.

.Executed as a sealed instrument this 16th day of August, 2010.

P.O.A. BOOK 46202 PAGE 361

MetLife Home Loans, a division of MetLife

Bank, N.A.,

By its Attorney-in-Fact, Orlans-Moran PLLC

Sarah Hargrove,

Authorized Signatory, Real Property

STATE OF MICHIGAN

OAKLAND, SS

August 16, 2010

On this 16th day of August, 2010, before me, the undersigned notary public, personally appeared Sarah Hargrove, Authorized Signatory, Real Property of Orlans Moran PLLC, as Attorney-in-Fact for MetLife Home Loans, a division of MetLife Bank, N.A., proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that she signed it voluntarily for its stated purpose.

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

Return to: Orlans Moran PLLC P.O. Box 5041 Troy, MI 48007-5041 File Number: 238.1395

NICHOLAS A. KASPEREK
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF MACOMB
My Commission Expires May 2, 2016
Acting in the County of Challen