



Justin R. McCarthy
310 North Main Street
East Longmeadow, MA 01028

Invoice

Date	Invoice #
2/7/2022	1382

Bill To
Meyers Paralegal

Description	Amount
22-24 Upland Street, Springfield	200.00
Total	\$200.00

JUSTIN R. MCCARTHY
ATTORNEY AT LAW
310 NORTH MAIN STREET
EAST LONGMEADOW, MA 01028

LOCATION OF PROPERTY: 22-24 Upland Street, Springfield

OWNER OF PROPERTY: Thomas S. O'Connor

PERIOD OF EXAMINATION: FROM: 9/20/1965 **TO:** 2/5/2022

DEED RECORD

GRANTEE: Thomas S. O'Connor

GRANTOR: Timothy F. O'Connor

DATE: 5/31/2006 **PLAN:** N/25, Lot 5

BOOK/PAGE: 15948/344 **CONSIDERATION:** \$175,000

DEED: Warranty **TENANCY:** None

<u>MORTGAGES</u>	<u>INITIAL BALANCE</u>	<u>DATE</u>	<u>BOOK/PAGE</u>
MERS	\$155,295	8/30/2010	18431/409

<u>EASEMENTS, RESTRICTIVE COVENANTS</u>	<u>DATE</u>	<u>BOOK/PAGE</u>
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<u>LIENS, ATTACHMENTS, JUDGMENTS & NOTICES</u>	<u>DATE</u>	<u>BOOK/PAGE</u>
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FOOTNOTES

1. I was unable to search the bankruptcy index.

I have examined title to the above-mentioned property through the above stated period of examination. I have found the title to be free from all encumbrances except the above mentioned, if any. Sellers were searched based on the spelling given, if any, as shown at the top of this report. This title report is not a title certification as set forth in M.G.L.A c.93 s70.

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WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that I, **TIMOTHY F. O'CONNOR** of 31 Silver Street, West Springfield, Hampden County, Massachusetts,

In consideration of **ONE HUNDRED SEVENTY-FIVE THOUSAND AND 00/100 (\$175,000.00) DOLLARS**

hereby grant and sell to **THOMAS^{S.}O'CONNOR** of 74 Riverview Avenue, Agawam, Hampden County, Massachusetts,

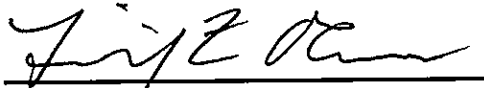
with **WARRANTY COVENANTS**

the land in Springfield, Hampden County, Massachusetts being more particularly bounded and described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE PART HEREOF

Being the same premises conveyed to the Grantor herein by deed of ^{timothy}F. O'Connor and Thomas S. O'Connor dated December 30, 2005 and recorded at the Hampden County Registry of Deeds in Book 15621, Page 268. For additional title, please see Deed recorded in Book 11495, Page 412 and Deed in Book 10577, Page 398.

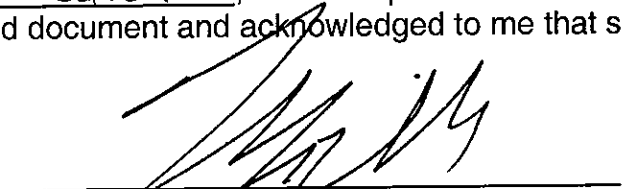
Executed as a sealed instrument this 31st day of May, 2006.


TIMOTHY F. O'CONNOR

COMMONWEALTH OF MASSACHUSETTS

Hampden, ss.

On this 31st day of May, 2006, before me, the undersigned notary public, personally appeared Timothy F. O'Connor, proved to me through satisfactory evidence of identification, which was picture identification, to be the person whose names is signed on the preceding or attached document and acknowledged to me that she signed it voluntarily for its stated purpose.


Michael J. Grilli, Notary Public
My commission expires: 12/31/10

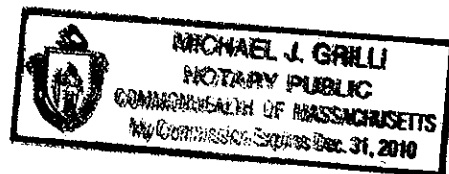
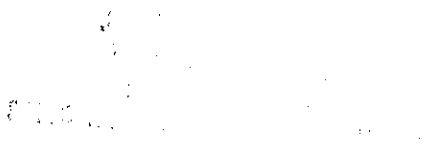


EXHIBIT "A"
22-24 Upland Street, Springfield, Massachusetts

The land in Springfield, Hampden County, Massachusetts, being known and designated as Lot #5 (five) as shown on a plan of lots recorded in Hampden County Registry of Deeds, Book of Plans N, Page 25, said lot being bounded and described as follows:

- NORTHEASTERLY by Upland Street, fifty (50) feet;
- SOUTHEASTERLY by Lot #6 (six), as shown on said plan, one hundred three and 36/100 (103.36) feet;
- SOUTHWESTERLY by land of owner unknown, as shown on said plan, fifty (50) feet; and
- NORTHWESTERLY by Lot #4 (four), as shown on said plan, one hundred three and 31/100 (103.31) feet.



SPRINGFIELD
DEEDS REG12
HAMPDEN

04/01/06 3:18PM 01
000000 #2026

FEE \$792.00

CASH \$792.00

DONALD E. ASHE, REGISTER
HAMPDEN COUNTY REGISTRY OF DEEDS

Return To:
MORTGAGE SERVICES III, LLC

502 N HERSHEY RD
BLOOMINGTON, IL 61704

Prepared By:
MORTGAGE SERVICES III, LLC
17 W 662 BUTTERFIELD RD. STE 202
OAKBROOK TERRACE, IL 60181

[Space Above This Line For Recording Data]

State of Massachusetts

MORTGAGE

FHA Case No
2514057354703

18501605

MIN 100588310080309181

MORTGAGE SERVICES III, LLC
17 W 662 BUTTERFIELD RD. STE 202
OAKBROOK TERRACE, IL 60181

THIS MORTGAGE ("Security Instrument") is given on AUGUST 26TH, 2010
The Mortgagor is THOMAS S. O'CONNOR, A SINGLE MAN

Locus: 22 Weland St, Springfield, Ma 01104

("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as mortgagee. 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
MORTGAGE SERVICES III, LLC

("Lender") is organized and existing under the laws of ILLINOIS
and has an address of 17 W 662 BUTTERFIELD RD. STE 202, OAKBROOK TERRACE, IL 60181
Borrower owes

Lender the principal sum of ONE HUNDRED FIFTY FIVE THOUSAND TWO HUNDRED NINETY FIVE AND NO/100.

Dollars (U.S. \$ 155,295.00) This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1ST, 2040 . This Security Instrument

secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's

X TSO

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 HAMPDEN County, Massachusetts: LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

Parcel ID Number: 117600005 which has the address of 22 UPLAND STREET {Street} SPRINGFIELD (City), Massachusetts 01104 [Zip Code] ("Property Address");

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 or canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized 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.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

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