LEGAL NOTICE MORTGAGEE'S SALE OF REAL ESTATE

By virtue of and in execution of the Power of Sale contained in a certain mortgage given by Steven C. Graves and Lu Ann Graves to Shamrock Financial Corporation, dated November 10, 2004 and recorded in Middlesex County (Southern District) Registry of Deeds in Book 44100, Page 221 (the "Mortgage"), as affected by a Loan Modification Agreement dated September 20, 2006, and recorded at said Registry of Deeds in Book 48520, Page 298 of which mortgage The Bank of New York Mellon f/k/a Bank of New York as Trustee for the Certificate Holders of CWABS Inc. Asset-Backed Certificates Series 2004-14 is the present holder by assignment from Shamrock Financial Corporation to Countrywide Document Custody Services, a Division of Treasury Bank, N.A. dated November 10, 2004 recorded in Middlesex County (Southern District) Registry of Deeds in Book 45125, Page 416; assignment from Countrywide Document Custody Services, a Division of Treasury Bank, N.A. to Mortgage Electronic Registration Systems, Inc.,(MERS) acting solely as nominee for Bank of New York, as Trustee and successors and assigns dated July 1, 2005 recorded in Middlesex County (Southern District) Registry of Deeds in Book 45652, Page 513 and assignment from Mortgage Electronic Registration Systems, Inc., solely as nominee for Bank of New York, as Trustee to Bank of New York as Trustee for the Certificate Holders of CWABS Inc. Asset-Backed Certificates Series 2004-14 dated April 26, 2007 recorded in Middlesex County (Southern District) Registry of Deeds in Book 50899, Page 226, for breach of conditions of said mortgage and for the purpose of foreclosing the same, the mortgaged premises located at 12 Cedar Court, Wakefield, MA 01880 will be sold at a Public Auction at 10:00 AM on December 19, 2019, at the mortgaged premises, more particularly described below, all and singular the premises described in said mortgage, to wit:

The land with the buildings thereon, situated in said Wakefield, being lot B and a small portion of lot C as shown an a plan of land in Wakefield, Mass., dated December 12, 1919, Dana F. Perkins, C.E., recorded with Middlesex South District Deeds at end of book 4324 and bounded:

Northerly thirty nine (39) feet by Cedar Court Easterly sixty (60) feet by the larger portion of lot C as shown on said plan; Southerly by land Charles A. Cheney shown on said plan as lot D thirty nine (39) feet; and Westerly by land of said Cheney shown on said plan as lot A, sixty (60) feet.

Together with the subject to the right of way described in a deed from Mary F. Moore to Cordelia J. Chamberlain, dated July 15, 1920 and recorded with said deeds in book 4371, page 402.

For mortgagor's title see deed recorded with the Middlesex County (Southern District) Registry of Deeds in Book 17354, Page 353.

The premises will be sold subject to any and all unpaid taxes and other municipal assessments and liens, and subject to prior liens or other enforceable encumbrances of record entitled to precedence over this mortgage, and subject to and with the benefit of all easements, restrictions, reservations and conditions of record and subject to all tenancies and/or rights of parties in possession.

Terms of the Sale: Cash, cashier's or certified check in the sum of \$5,000.00 as a deposit must be shown at the time and place of the sale in order to qualify as a bidder (the mortgage holder and its designee(s) are exempt from this requirement); high bidder to sign written Memorandum of Sale upon acceptance of bid; balance of purchase price payable in cash or by certified check in thirty (30) days from the date of the sale at the offices of mortgagee's attorney, Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 or such other time as may be designated by mortgagee. The description for the premises contained in said mortgage shall control in the event of a typographical error in this publication.

Other terms to be announced at the sale.

The Bank of New York Mellon f/k/a Bank of New York as Trustee for the Certificate Holders of CWABS Inc. Asset-Backed Certificates Series 2004-14 Korde & Associates, P.C. 900 Chelmsford Street

Suite 3102 Lowell, MA 01851 (978) 256-1500

Graves, Steven C., 17-030499

11-15,22,29-2019 WDI