



PROPERTY REPORT
247.COM

Website: www.Propertyreport247.com

Toll Free: 1-844-50TITLE

Email-ID: info@propertyreport247.com

Property Report

Property and Ownership Information

File No:	57a217f93c7ec	Effective Date:	07/19/2016
Property Address:	20 FOREST STREET, BOSTON, MA 02119	Completed Date:	08/03/2016
APN # Parcel #:	0802640000	County:	SUFFOLK
Current Owner Name:	VIRGIL L. RODDY AND IRISTINE E. RODDY	Report Type:	CURRENT OWNER SEARCH

Property Assessment and Taxes

Type of Tax:	Real Estate Tax	Real Estate Tax	Real Estate Tax	Real Estate Tax
Tax Year:	2016/2017	2016/2017	2016/2017	2016/2017
Tax Periods:	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
Tax Amount:	\$70.95	\$70.95	N/A	N/A
Status:	Delinquent	Due (11/01/2016)	N/A	N/A
Comments:	1 st Quarter Taxes are Delinquent and Payoff amount good until 08/31/2016 is \$71.65			

Vesting Information

Type of Deed:	Deed	Execution Date:	03/15/1985
Instrument No:	N/A	Recording Date:	03/15/1985
Book/Page:	11460/342		
Grantor:	Aida Nunez		
Grantee:	Virgil L. Roddy and Iristine E. Roddy, husband and wife, as tenants by the entirety		
Additional Info			

Number of Mortgages: 1

1st Mortgage

Type of Mortgage:	Mortgage	Execution Date:	03/15/1985
Loan Amount:	\$44,000.00	Recording Date:	03/15/1985
Instrument No:	N/A	Maturity Date:	04/01/2015
Book/Page:	11460/343		
Grantor:	Virgil L. Roddy and Iristine E. Roddy		
Beneficiary:	Commonwealth Mortgage Company, Inc.		
Trustee:	N/A		
Additional Information:	Assignment of Real Estate Mortgage, dated 01/11/1985 and recorded on 03/15/1985 in Book 11460 and Page 350, as Assigned to Including Massachusetts Housing Finance Agency Uniform Mortgage Rider Department of the Trial Court, dated 09/23/1996 and recorded on 10/07/1996 in Book 20915 and Page 105		



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Judgments and Liens

Type of Document:	Certificate of Municipal Liens	Execution Date:	N/A
Serial Number:	N/A	Recording Date:	11/13/1996
Amount:	\$209.11	Instrument No:	21002/203
		Book/Page:	
Plaintiff	City of Boston Office of the Collector-Treasurer		
Defendant	Virgil L. Roddy and Iristine E. Roddy		
Additional Information:			

Judgments and Liens

Type of Document:	Water and Sewer Lien	Execution Date:	09/30/1996
Serial Number:	N/A	Recording Date:	11/14/1996
Amount:	\$307.43	Instrument No:	21008/037
		Book/Page:	
Plaintiff	Henry F. Vitale, Chief Financial Officer of the Boston Water and Sewer Commission		
Defendant	Virgil Roddy and Iristine E. Roddy		
Additional Information:			

Judgments and Liens

Type of Document:	Demolition or Boardups Statement of Claim	Execution Date:	09/04/1997
Serial Number:	N/A	Recording Date:	09/04/1997
Amount:	\$15,500.00	Instrument No:	21706/264
		Book/Page:	
Plaintiff	City of Boston Inspectional Services Department		
Defendant	Virgil L. Roddy and Iristine E. Roddy		
Additional Information:			

Judgments and Liens

Type of Document:	Demolition or Boardups Statement of Claim	Execution Date:	10/29/1997
Serial Number:	N/A	Recording Date:	10/29/1997
Amount:	\$480.50	Instrument No:	21848/252
		Book/Page:	
Plaintiff	City of Boston Inspectional Services Department		
Defendant	Iristine E. Roddy and Virgil Roddy		
Additional Information:	Names Run: Iristine E. Roddy and Virgil Roddy		



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Additional Information

None Found

Legal Description

PARCEL ID# 0802640000

The following described property situated in Roxbury, Suffolk County in the Commonwealth of Massachusetts, to wit:

Being the estate now numbered 20 Forest Street in the Roxbury District of Boston, shown on a plan by W. J. Johnson, Surveyor, recorded with Norfolk Deeds as Plan # 126 E in Plan Book 4, bounded and described as follows:

SOUTHWESTERLY by Forest Street, thirty-nine (39) feet;

NORTHWESTERLY by land of David Hall, ninety-five (95) feet;

NORTHEASTERLY by land now or formerly of White, thirty-nine (39) feet; and

SOUTHEASTERLY by land now or formerly of John s. Sleeper, ninety-one and 08/100 (91.08) feet.

Containing 3,582 square feet more or less according to said plan.



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Notice

NOTICE: This report is prepared pursuant to an order authorized by and prepared according to the terms and conditions of a certain letter of agreement between Client 1 ("PR247") and its client. This report contains only information obtained from one or more of the following sources: (1) public land records, tax assessors' records, property tax records and various other government offices; (2) to the extent any unrecorded document is noted in this report, any collateral file(s) supplied by client; and (3) occasionally, a "Comment" offered to direct the user's attention to certain parts of that information. This report is not to be construed as an opinion of title, title commitment, guarantee or title insurance policy, nor as a substitute for any of these. It does not express or rely on any legal opinion or advice, and should not be construed to do so. PR247 represents only that the information contained herein has been accurately reported from the public land records or other governmental source of that information and, to the extent relevant, the client's collateral file(s). Nothing in this report constitutes a representation regarding the validity or reliability of any information obtained from any governmental source. Any comments are included only to direct attention, and must not be relied upon as representations of fact. Such comments do not represent the opinion of PR247 or any of its employees or agents, and must not be relied upon as such.

PR247 DOES NOT WARRANT AGAINST, AND WILL NOT BE RESPONSIBLE FOR, ANY ERRORS IN THE FACTS CONTAINED IN THE REPORT DUE TO INCORRECTLY INDEXED OR RECORDED INFORMATION AT A STATE, COUNTY OR CITY LEVEL, ANY INFORMATION IN THE CLIENT'S COLLATERAL FILE(S), OR ANY ERRONEOUS INFORMATION PROVIDED BY ANY STATE, COUNTY OR CITY. PR247 HEREBY EXPRESSLY DISCLAIMS ANY WARRANTIES OR REPRESENTATIONS, EXPRESS OR IMPLIED, NOT EXPRESSLY SET FORTH IN THE LETTER OF AGREEMENT WITH ITS CLIENT, INCLUDING SPECIFICALLY AND WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR ARISING OUT OF USAGE, A COURSE OF DEALING OR TRADEPRACTICE.

Assessing On-Line

« New search

Map

Parcel ID:	0802640000
Address:	20 FOREST ST BOSTON MA 02119
Property Type:	Residential Land
Classification Code:	132 (Other Residential / RES LAND (UNUSABLE))
Lot Size:	3,941 sq ft
Living Area:	0 sq ft
Owner on Friday, January 1, 2016:	RODDY VIRGIL L ETAL
Owner's Mailing Address:	20 FOREST ST ROXBURY MA 02119
Residential Exemption:	No
Personal Exemption:	No

Value/Tax	Current Owners
Assessment as of Thursday, January 1, 2015, statutory lien date.	1 RODDY VIRGIL L ETAL
	2 IRISTINE E RODDY BE
	Owner information may not reflect any changes submitted to City of Boston Assessing after June 20, 2016.
	Value History
FY2016 Building value: \$0.00	Fiscal Year
FY2016 Land Value: \$25,800.00	Property Type
FY2016 Total Assessed Value: \$25,800.00	Assessed Value *
	2016 Residential Land \$25,800.00
FY2016 Tax Rates (per thousand):	2015 Residential Land \$23,200.00
- Residential: \$11.00	2014 Residential Land \$20,700.00
- Commercial: \$26.81	2013 Residential Land \$20,700.00
	2012 Residential Land \$19,900.00
FY2017 Preliminary (Estimated)	2011 Residential Land \$19,900.00
Total Tax Due:*	2010 Residential Land \$19,900.00
* First Half (Q1 + Q2): \$141.90	2009 Residential Land \$25,200.00
	2008 Residential Land \$25,200.00
	2007 Residential Land \$25,200.00
	2006 Residential Land \$9,900.00
	2005 Residential Land \$9,900.00
	2004 Residential Land \$9,900.00
	2003 Residential Land \$5,500.00
	2002 Residential Land \$5,500.00
	2001 Residential Land \$5,500.00
	2000 Residential Land \$35,600.00
	1999 Residential Land \$35,600.00
	1998 One Family \$72,400.00
	1997 One Family \$58,200.00
	1996 One Family \$60,700.00
	1995 One Family \$59,400.00
	1994 One Family \$59,900.00
	1993 One Family \$65,800.00
	1992 One Family \$71,500.00
	1991 One Family \$89,100.00
	1990 One Family \$89,100.00
	1989 One Family \$89,100.00
	1988 One Family \$52,000.00
	1987 One Family \$40,600.00
	1986 One Family \$35,300.00
	1985 One Family \$19,400.00
	* Actual Billed Assessments
	Community Preservation Act
	Adoption of the Community Preservation Act would increase this parcel's annual net tax by \$0.00.

View Quarterly Tax Bill and Payment Information for this parcel for FY2016 and FY2017.

Visit My Neighborhood for information on city services related to this parcel.

Questions? For CURRENT fiscal year tax bill Questions, contact the Taxpayer Referral & Assistance Center. For PRIOR fiscal year tax payments, interest charges, fees, etc. contact the Collector's office at 617-635-4131.

Please Sign In to your Account




Sign In ➔














For one time payments, registration is not required. To Sign In above, you must have already registered for Real Estate Tax by providing your email address and creating a password after July 1, 2013. If you want to register more than one account, each account requires initial registration. Note, using the same email and password for each account will combine accounts into a single viewable Customer Portal.



Search Tip: For best results, when using the Name search enter Last Name and first few letters of First name with no comma (example: Brady Ric works for Brady Richard) or enter partial description for Address (example: 123 Main rather than 123 Main Street).

[+ ADD TO SHOPPING CART](#) [+ REGISTER SELECTED INVOICES](#)



The results below are public information and multiple bills may be displayed. Please verify the information below before selecting your bill for payment to ensure that you pay the correct bill.

	Invoice #	Name	Property Address	Parcel ID #	Due Date	Balance Due	View
	 RE-08069945-20171	RODDY VIRGIL L ETAL	20 FOREST ST	0802640000	8/1/2016	\$70.98	View
More invoices for RODDY VIRGIL L ETAL							
	Invoice #	Name	Property Address	Parcel ID #	Due Date	Balance Due	View
	RE-08022100-20164	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	5/2/2016	(\$92.98)	View
	RE-08022100-20163	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	2/1/2016	\$0.00	View
	RE-08022100-20162	RODDY VIRGIL L ETAL	20 FOREST ST	0802640000	11/2/2015	\$0.00	View
	RE-08022100-20161	RODDY VIRGIL L ETAL	20 FOREST ST	0802640000	8/3/2015	\$0.00	View
	REDMD-08022170-20157	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	6/19/2015	\$0.00	View
<div> 1 2  Page size: 5 10 items in 2 pages</div>							
	 RE-08022100-20164	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	5/2/2016	(\$92.98)	View
	 RE-08022100-20163	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	2/1/2016	\$0.00	View
	 RE-08022100-20162	RODDY VIRGIL L ETAL	20 FOREST ST	0802640000	11/2/2015	\$0.00	View
<div> 1 2  Page size: 10 11 items in 2 pages</div>							

		Invoice #	Name	Property Address	Parcel ID #	Due Date	Balance Due	View
		RE-08022100-20161	RODDY VIRGIL L ETAL	20 FOREST ST	0802640000	8/3/2015	\$0.00	View
		REDMD-08022170-20157	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	6/19/2015	\$0.00	View
		REDMD-08022170-20156	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	6/1/2015	\$0.00	View
		RE-08022170-20154	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	5/1/2015	\$0.00	View
		REDMD-08022170-20155	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	2/26/2015	\$0.00	View
		RE-08022170-20153	RODDY VIRGIL L ETAL	20 FOREST ST 0	0802640000	2/2/2015	\$0.00	View




1 2



Page size:

11 items in 2 pages

 ADD TO SHOPPING CART

 REGISTER SELECTED INVOICES

THE COMMONWEALTH OF MASSACHUSETTS
CITY OF BOSTON
OFFICE OF COLLECTOR OF TAXES
Collector of Taxes

DAVID SWEENEY

2016
REAL ESTATE TAX
4TH QUARTER

MAIL CHECKS TO:
BOX 55808
BOSTON, MASS. 02205

WARD	PARCEL NO.	BILL NO.	BANK NO.
08	02640-000	022100	
LOCATION 20 FOREST ST			

PLEASE DETACH AND RETURN WITH YOUR PAYMENT

RODDY VIRGIL L ETAL
20 FOREST ST
ROXBURY MA

02119

BT*	59700.62
TAX DUE	283.80
COST	17.00
INTEREST	14.72

PAY THIS AMT. BY

05/02/2016 315.52



1080264000016000002838001700014723

MAKE CHECKS PAYABLE TO:
THE CITY OF BOSTON

THE COMMONWEALTH OF MASSACHUSETTS
CITY OF BOSTON
OFFICE OF COLLECTOR OF TAXES

CUSTOMER'S COPY

2016
REAL ESTATE TAX
4TH QUARTER

TAX RATE PER \$1,000	RESIDENTIAL 1	OPEN SPACE 2	COMMERCIAL 3	INDUSTRIAL 4
	11.00	11.00	26.81	26.81

BANK NO.	LOCATION: 20 FOREST ST		WARD 08	PARCEL NO. 02640-000	BILL NO. 022100
CLASS	DESCRIPTION	SPECIAL ASSESSMENTS	TOTAL FULL VALUATION		25800
RL	LAND		RESIDENTIAL EXEMPTION		
			TOTAL TAXABLE VALUATION		25800
			1ST PREL. OVERDUE		70.24
			2ND PREL. OVERDUE		70.24
			SPEC. ASSMT.		
			CODE VIOLATIONS		
			TOTAL TAX & SPEC. ASSMNT. DUE		283.80
			PERSONAL EXEMPTION		
TOTAL BUILDINGS		LAND AREA	3941	PAYMENTS TO DATE CREDITS	
RODDY VIRGIL L ETAL 20 FOREST ST ROXBURY MA 02119			NET TAX & SPEC. ASSMNT. DUE		283.80
			1ST TAX PYMT. DUE BY FEB. 1, 2016		71.66
			2ND TAX PYMT. DUE BY MAY 2, 2016		71.66
			TAX DUE		283.80
			COST		17.00
			INTEREST		14.72
			PAY THIS AMT. BY		
Make checks payable to: THE CITY OF BOSTON / Office Hours 9 A.M. to 5 P.M. Mon. thru Fri. Mail checks to: COLLECTOR OF TAXES, Box 55808, Boston, Massachusetts 02205 Interest at the rate of 14% per annum will accrue on overdue payments from the due date until payment is made.					

PAST DUE TAXES* 59700.62
* THIS AMOUNT REPRESENTS
TAXES OWED FOR PREVIOUS
FISCAL YEARS. THE AMOUNT
SHOWN IS THAT AMOUNT DUE
AS OF THE DATE OF THIS BILL

SEE REVERSE SIDE FOR
IMPORTANT INFORMATION

***** PAY THIS BILL ON-LINE AT *****
***** WWW.CITYOFBOSTON.GOV/REALESTATE *****

1080264000016000002838001700014723

FISCAL YEAR 2016 TAX: This tax bill shows the amount of real estate taxes you owe for fiscal year 2016 (July 1, 2015 - June 30, 2016). The tax shown in this bill is based on assessments as of January 1, 2015. This bill also shows betterments, special assessments and other charges.

PAYMENT DUE DATES: The City of Boston has adopted Mass. Gen. Law Ch. 59 § 57C which establishes a quarterly property tax bill system. The preliminary tax was payable in two installments. The first payment was due on August 3, 2015 and the second payment was due on November 2, 2015. Your preliminary tax payments are shown on this bill as a credit against FY 2016 tax, special assessments and other charges. If tax bills were mailed on or before December 31, 2015, the balance remaining after credit for preliminary tax payments is payable in two equal installments. Your first payment is due on February 1, 2016. Your second payment is due on May 2, 2016. However, if tax bills were mailed after December 31, 2015, the entire balance remaining is due on May 2, 2016, or 30 days after the bills were mailed, whichever is later.

Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both portions of the bill with your payment.

If you have a mortgage with a real estate escrow account, it is important that you forward this bill to the mortgagee in sufficient time so that the bill can be paid timely.

INTEREST CHARGES: If your payments are not made by their due dates, interest at the rate of 14% will be charged on the amount of the payment that is unpaid and overdue. If tax bills were mailed on or before December 31, 2015, interest will be computed on overdue first payments from February 1, 2016 and on overdue second payments from May 2, 2016 to the date payment is made. If tax bills were mailed after December 31, 2015, interest will be computed on overdue remaining payments from May 2, 2016 or the payment due date, whichever is later, to the date payment is made. You will also be required to pay charges and fees incurred for collection, if payments are not made when due.

ABATEMENT/EXEMPTION APPLICATIONS: You have a right to contest your assessment. To do so, you must file an application for an abatement in writing on an approved form with the Assessing Department. You may apply for an abatement, if you believe your property is valued at more than its fair cash value, is not assessed fairly in comparison with other properties, or is not properly classified. The filing deadline for an abatement application is February 1, 2016. You may be eligible for an exemption from or a deferral of all or some of your tax. In order to obtain an exemption for which you are qualified, you must file an application in writing on an approved form with the Assessing Department. The filing deadline for an exemption such as elderly, surviving spouse or minor, blind, veteran, hardship and surviving spouse or minor of a police officer or firefighter killed in the line of duty under Mass. G.L. Ch. 59 § 5, Cls. 17D, 18, 22A, 22B, 22C, 22D, 22E, 37A, 41C, 42 or 43, or a deferral under Cl. 41A is 3 months after the date tax bills were mailed. The filing deadline for all other exemptions under Ch. 59 § 5 is February 1, 2016. The filing deadline for a residential exemption under Ch. 59 § 5C, if not shown on your bill, is 3 months after the date tax bills were mailed.

Application forms are available at the Assessing Department, Room 301, City Hall, Boston, MA 02201, Mondays-Fridays 9:00 A.M. to 5:00 P.M. Applications are considered filed when received by the Assessing Department. If your application is not received by the applicable deadline, the assessors cannot, by law, grant an abatement or exemption.

FURTHER INFORMATION:

121022100405
10405

TRAC:

Taxpayer Referral & Assistance Center
Mezzanine, Boston City Hall
Boston, MA 02201
(617) 635-4287
www.cityofboston.gov/assessing

THE COMMONWEALTH OF MASSACHUSETTS
CITY OF BOSTON
OFFICE OF COLLECTOR OF TAXES
Collector of Taxes

DAVID SWEENEY

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3RD QUARTER

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RODDY VIRGIL L ETAL
20 FOREST ST
ROXBURY MA

02119

BT*	58243.93
TAX DUE	212.14
COST	
INTEREST	7.35
PAY THIS AMT. BY	02/01/2016
	219.49



1080264000016000002121400000007359

MAKE CHECKS PAYABLE TO:
THE CITY OF BOSTON

THE COMMONWEALTH OF MASSACHUSETTS
CITY OF BOSTON
OFFICE OF COLLECTOR OF TAXES

CUSTOMER'S COPY

NOTICE PLEASE SEE INSERT FOR IMPORTANT
MOTOR VEHICLE REGISTRATION COMPLIANCE LAWS

2016
REAL ESTATE TAX
3RD QUARTER

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COST	
INTEREST	7.35
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	219.49

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SHOWN IS THAT AMOUNT DUE
AS OF THE DATE OF THIS BILL

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FURTHER INFORMATION:

121022100954
6954

TRAC:

Taxpayer Referral & Assistance Center
Mezzanine, Boston City Hall
Boston, MA 02201
(617) 635-4287
www.cityofboston.gov/assessing

COLLECTOR'S COPY

This form approved by Commissioner of Revenue

THE COMMONWEALTH OF MASSACHUSETTS
CITY OF BOSTON
OFFICE OF COLLECTOR OF TAXES

DAVID SWEENEY

Collector of Taxes

2016
PRELIMINARY
REAL ESTATE TAX
2ND QUARTERMAIL CHECKS TO:
BOX 55808
BOSTON, MASS. 02205

WARD	PARCEL NO.	BILL NO.	BANK NO.
08	02640-000	022100	
LOCATION: 20 FOREST ST			

PLEASE DETACH THIS PORTION AND RETURN WITH YOUR PAYMENT

RODDY VIRGIL L ETAL
20 FOREST ST
ROXBURY MA

02119

BT*

TAX DUE	140.48
COST	
INTEREST	2.45
PAY THIS AMT. BY	
11/02/2015	142.93



1080264000016000001404800000002452

MAKE CHECKS PAYABLE TO:
THE CITY OF BOSTONTHE COMMONWEALTH OF MASSACHUSETTS
CITY OF BOSTON
OFFICE OF COLLECTOR OF TAXES

CUSTOMER'S COPY

2016
PRELIMINARY
REAL ESTATE TAX
2ND QUARTER

BANK NO.	LOCATION:
	20 FOREST ST

RODDY VIRGIL L ETAL
20 FOREST ST
ROXBURY MA

02119

WARD	PARCEL NO.	BILL NO.
08	02640-000	022100
TOTAL PRELIMINARY TAX		140.48
1ST PAYMENT DUE BY 08/03/2015		70.24
2ND PAYMENT DUE BY 11/02/2015		70.24
PYMTS TO DATE/ CREDITS		
TAX DUE		140.48
COST		
INTEREST		2.45
PAY THIS AMT. BY 11/02/2015		142.93

* BACK TAXES DUE

Make checks payable to: THE CITY OF BOSTON / Office Hours 9 A.M. to 5 P.M. Mon. thru Fri.
 Mail checks to: COLLECTOR OF TAXES, Box 55808, Boston, Massachusetts 02205
 Interest at the rate of 14% per annum will accrue on overdue payments from the due date until payment is made.

This form approved by Commissioner of Revenue.

DAVID SWEENEY
Collector of Taxes

*** PAY THIS BILL ON-LINE AT WWW.CITYOFBOSTON.GOV/REALESTATE ***

SEE REVERSE SIDE FOR
IMPORTANT INFORMATION

1080264000016000001404800000002452

FISCAL YEAR 2016 PRELIMINARY TAX: This tax bill shows the amount of preliminary taxes you owe for fiscal year 2016 (July 1, 2015 - June 30, 2016).

PRELIMINARY TAX AMOUNT: The preliminary tax shown on this bill is based on the net tax owed on your property for fiscal year 2015 (July 1, 2014 - June 30, 2015). As a general rule, the amount of your preliminary tax will not be more than 50% of your fiscal year 2015 tax (including betterments, special assessments or charges added to the tax) as reduced by any abatements or exemptions. Under certain circumstances, the amount of your preliminary tax may exceed that amount.

PAYMENT DUE DATES/INTEREST CHARGES: Your preliminary tax is payable in two equal installments. Your first payment is due on August 3, 2015. Your second payment is due on November 2, 2015. If your payments are not made by their due dates, interest at the rate of 14% will be charged on the amount of the payment that is unpaid and overdue. Interest is computed on overdue first preliminary tax payments from August 3, 2015 and on overdue second preliminary tax payments from November 2, 2015 to the date payment is made. You will also be required to pay charges and fees incurred for collection if your tax payments are not made when due.

Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

FISCAL YEAR 2016 ACTUAL TAX BILLS: You will receive your actual tax bill for fiscal year 2016 after your community sets its tax rate. Any preliminary tax payments made will be credited toward payment of your fiscal year 2016 tax. Your actual tax bill will provide you with more detailed information on payment due dates.

ABATEMENT/EXEMPTION APPLICATIONS: Your right to seek an abatement of or exemption from your fiscal year 2016 tax is not prejudiced by the issuance of preliminary tax bills. Once the actual tax bills are issued, you will be able to apply for an abatement or exemption. The deadline for filing your abatement or exemption application will be measured from the date that actual tax bills are mailed, not the date preliminary tax bills were mailed. Your actual tax bill will provide you with more detailed information on application procedures and deadlines.

FURTHER INFORMATION:

TRAC:

Taxpayer Referral & Assistance Center
Mezzanine, Boston City Hall
Boston, MA 02201
(617) 635-4287
www.cityofboston.gov/trac

121022100171
14171

COLLECTOR'S COPY

This form approved by Commissioner of Revenue

THE COMMONWEALTH OF MASSACHUSETTS
CITY OF BOSTON
OFFICE OF COLLECTOR OF TAXES

DAVID SWEENEY

Collector of Taxes

2016
PRELIMINARY
REAL ESTATE TAX
1ST QUARTERMAIL CHECKS TO:
BOX 55808
BOSTON, MASS. 02205

WARD	PARCEL NO.	BILL NO.	BANK NO.
08	02640-000	022100	
LOCATION: 20 FOREST ST			

PLEASE DETACH THIS PORTION AND RETURN WITH YOUR PAYMENT

RODDY VIRGIL L ETAL
20 FOREST ST
ROXBURY MA

02119

BT*

TAX DUE	70.24
COST	
INTEREST	
PAY THIS AMT. BY	08/03/2015
	70.24



1080264000016000000702400000000000

MAKE CHECKS PAYABLE TO:
THE CITY OF BOSTONTHE COMMONWEALTH OF MASSACHUSETTS
CITY OF BOSTON
OFFICE OF COLLECTOR OF TAXES

CUSTOMER'S COPY

2016
PRELIMINARY
REAL ESTATE TAX
1ST QUARTER

BANK NO.	LOCATION:
	20 FOREST ST

RODDY VIRGIL L ETAL
20 FOREST ST
ROXBURY MA

02119

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08	02640-000	022100
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DAVID SWEENEY

Collector of Taxes

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FURTHER INFORMATION:

TRAC:

Taxpayer Referral & Assistance Center
Mezzanine, Boston City Hall
Boston, MA 02201
(617) 635-4287
www.cityofboston.gov/trac

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14029

11460 342

170

I, Aida Nunez
of Boston, Suffolk

County, Massachusetts,

being unmarried, for consideration paid \$46,500.00

grant to Virgil L. Roddy and Iristine E. Roddy, husband and wife, as
tenants by the entirety, both

of 20 Forest Street, Roxbury District of said Boston with quitclaim covenants

thereunto

(Description and encumbrances, if any)

The following described property situated in Roxbury, Suffolk County in the
Commonwealth of Massachusetts, to wit:

Being the estate now numbered 20 Forest Street in the Roxbury District of
Boston, shown on a plan by W. J. Johnson, Surveyor, recorded with Norfolk
Deeds as Plan # 126 E in Plan Book 4, bounded and described as follows:

SOUTHWESTERLY by Forest Street, thirty-nine (39) feet;

NORTHWESTERLY by land of David Hall, ninety-five (95) feet;

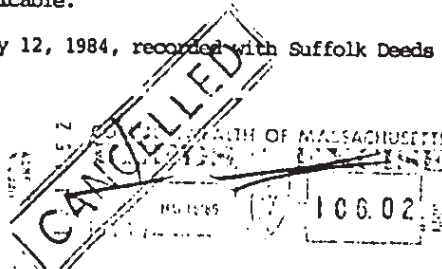
NORTHEASTERLY by land now or formerly of White, thirty-nine (39) feet; and

SOUTHEASTERLY by land now or formerly of John S. Sleeper, ninety-one and
08/100 (91.08) feet.

Containing 3,582 square feet more or less according to said plan.

The premises are conveyed subject to restrictions and reservations of record
so far as now in force and applicable.

For my title see deed dated July 12, 1984, recorded with Suffolk Deeds in
Book 11030, Page 154.



MAR 15 12 01 PM '85

SUFFOLK COUNTY OF RECORD
RECORDING EXAMINER

20 FOREST STREET, ROXBURY

Witness my hand and seal this 15th day of March 19 85

Aida Nunez

The Commonwealth of Massachusetts

Suffolk ss. Boston, MA March 15 19 85

Then personally appeared the above named Aida Nunez

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

Irwin E. Cohen
Irwin E. Cohen, Notary Public - 100.02

My Commission expires January 30 19 87

NOT
20915
105

MAR 15 12 01 PM '85

Paul H. Torrey
REGISTER

11460 343

171

Post
11460
350

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on March 15
19 85. The mortgagor is Virgil L. Roddy and Iristine E. Roddy
Mortgage Company, Inc. ("Borrower"). This Security Instrument is given to Commonwealth
under the laws of Massachusetts, which is organized and existing
Boston, MA 02108, and whose address is 120 Tremont Street,
Borrower owes Lender the principal sum of Forty-Four Thousand and 00/100---
Dollars (U.S. \$ 44000.00). 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 April 1, 2015. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (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 covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, with power of sale, the following
described property located in Suffolk County, Massachusetts:

The following described property situated in Roxbury, Suffolk County in
the Commonwealth of Massachusetts, to wit:

Being the estate now numbered 20 Forest Street in the Roxbury District of
Boston, shown on a plan by W. J. Johnson, Surveyor, recorded with Norfolk
Deeds as Plan # 126 E in Plan Book 4, bounded and described as follows:

SOUTHWESTERLY by Forest Street, thirty-nine (39) feet;

NORTHWESTERLY by land of David Hall, ninety-five (95) feet;

NORTHEASTERLY by land now or formerly of white, thirty-nine (39)
feet; and

SOUTHEASTERLY by land now or formerly of John S. Sleeper,
ninety-one and 08/100 (91.08) feet.

Containing 3,582 square feet more or less according to said plan.

The premises are conveyed subject to restrictions and reservations of
record so far as now in force and applicable.

Being all and the same premises conveyed to us this day by deed of Aida Nunez
recorded herewith.

which has the address of 20 Forest Street Roxbury
[Street] [City]
Massachusetts 02119 ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 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.

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

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1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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If Lender invokes the STATUTORY POWER OF SALE, Lender shall mail a copy of a notice of sale to Borrower, and to other persons prescribed by applicable law, in the manner provided by applicable law. Lender shall publish the notice of sale, and the Property shall be sold in the manner prescribed by applicable law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

21. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- ☐ Adjustable Rate Rider ☐ Condominium Rider ☐ 2-4 Family Rider
☐ Graduated Payment Rider ☐ Planned Unit Development Rider
☒ Other(s) [specify] Massachusetts Housing Finance Agency Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Virgil L. Roddy (Seal)
Virgil L. Roddy — Borrower
Iristine E. Roddy (Seal)
Iristine E. Roddy — Borrower

(Space Below This Line for Acknowledgment)

County ss:

On this 15th day of March 1985, before me personally appeared Virgil L. Roddy and Iristine E. Roddy, and acknowledged the foregoing to be their free act and deed.

My Commission expires:

8/186

Notary Public

James A. Brett

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NOTICE TO BORROWER:

THIS RIDER ADDS SUBSTANTIALLY TO THE TERMS OF THE MORTGAGE. DO NOT SIGN IT UNTIL YOU HAVE READ AND UNDERSTOOD IT.

MASSACHUSETTS HOUSING FINANCE AGENCY
UNIFORM MORTGAGE RIDER

This Mortgage Rider is made this 15th day of March, 1985 and is incorporated into and amends and supplements a Mortgage dated of even date herewith, given by Virgil L. Roddy and Kristine E. Roddy (herein the "Borrower") to secure Borrower's Note to Commonwealth Mortgage Company, Inc. (herein the "Lender"), and covering the Property described in the Mortgage and located at 20 Forest Street, Dorchester, MA 02119. The Borrower and Lender acknowledge that the Mortgage and Note are expected to be assigned to the Massachusetts Housing Finance Agency (herein the "Agency").

1. The Borrower and the Lender acknowledge and agree that the Mortgage is being made in conformity with the requirements without limitation of Chapter 708 of the Acts of 1966 of the Commonwealth of Massachusetts, as amended, and the regulations adopted pursuant thereto, Section 103A of the Internal Revenue Code of 1954 (herein "Section 103A"), and the procedures and regulations promulgated thereunder which shall include the Operations Manual of the Agency (herein the "Requirements"). In the event that the Borrower has misrepresented or omitted a material fact in the loan application of the Borrower, or other documents submitted in support thereof, or does not comply with the requirements of the loan commitment to the Borrower, the Mortgage, or the Note which it secured, the Agency may not be in compliance with the foregoing Requirements. Such noncompliance may adversely affect the tax-exempt status of the bonds issued by the Agency (herein the "Bonds"), and the ability of the Agency to issue tax-exempt bonds necessary to raise money to continue its Single Family Mortgage Purchase Program, under which the Mortgage is being made.

2. Borrower further acknowledges that the Single Family Mortgage Purchase Program of the Agency provides, among other things, that the property will be the principal residence of the Borrower. In consideration of the grant of this loan to Borrower, the Requirements, and to prevent waste impairment or deterioration of the Property secured by this Mortgage, Borrower agrees and undertakes that for so long as this Mortgage is in force and effect and has not been discharged, Borrower shall occupy the subject premises as Borrower's principal residence. Furthermore, Borrower shall not sell, convey or transfer or agree to sell, convey or transfer the property or any part thereof or interest therein on terms or under circumstances where the subject premises cease to be the principal residence of the Borrower.

3. Borrower further acknowledges and agrees that the granting of the loan secured by the Mortgage and the interest rate in the Note are contingent upon the inclusion of this Uniform Mortgage Rider in the Mortgage and, that in the absence of the provisions contained herein, the Lender would not be able to grant the loan to Borrower on the terms and conditions set forth and upon the interest rate established for the loan.

Borrower acknowledges and agrees that the terms and provisions of this Uniform Mortgage Rider are reasonable under all the circumstances, do not unreasonably impair or restrict Borrower's rights and do not constitute an unreasonable restraint on alienation of the property either at the time of execution of the Mortgage or at any subsequent time. Borrower further waives and relinquishes any and all claim, assertion or defense to the enforcement of this paragraph based on any claim that the conditions set forth herein constitute an unreasonable restraint on alienation of the subject premises.

Borrower acknowledges and agrees that the terms herein are necessary to protect Lender against impairment or deterioration in its security and against the risk of default and to protect the tax-exempt status of the Bonds.

4. In recognition of the foregoing, and as a condition to the making of the Mortgage Loan, the Borrower covenants and agrees that the Lender, or the Agency as the assignee of the Lender, may declare all sums secured by the Mortgage to be immediately due and payable upon the occurrence of any of the following:

a. If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's or Agency's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to the Mortgage, (b) the creation of a purchase-money security interest for household appliances, or (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or

b. If the Borrower does not occupy the Property as the Borrower's principal residence within sixty (60) days after the date hereof (90 days if the Mortgage is given for the purchase and rehabilitation of the Property) and continue to occupy the Property as such principal residence throughout the term of the Mortgage.

c. If the Borrower fails to supply any information or document to the Lender or the Agency within ten (10) days after written request therefor provided such information or document has been requested in order to verify whether or not the Mortgage complies with the Requirements and such other conditions of the Agency's Single Family Mortgage Purchase Program under which this Mortgage is being financed.

5. The Borrower acknowledges that the Lender and the Agency have relied upon the information, statements and representations contained in the loan application, the Borrower's Affidavit and other documents submitted in support of the loan application, in the processing, financing and granting of the Mortgage and in determining that the Requirements will be met. The Borrower represents that the information, statements and representations contained within the loan application, the Borrower's Affidavit and said other documents are true and complete as of the date hereof and that there have been no material adverse changes therein. The loan application, the Borrower's Affidavit and all other documents submitted in support of the loan application are incorporated herein and made a part hereof. Any misstatement or omission of a material fact in such documents will constitute a default under the Mortgage, and the Note which it secures, and may result in the Lender's or the Agency's declaring all sums secured by the Mortgage to be immediately due and payable. The Borrower agrees to hold the Lender and Agency harmless from any loss, cost or damages, actions or claims arising out of or related to a misstatement or omission of a material fact in the above described documents.

6. In the event of any conflict between the provisions hereof and the provisions of the Mortgage, or the Note which it secures, the provisions of this Uniform Mortgage Rider shall control.

11460 349

7. The term Borrower used herein shall include any reference to Mortgagor, Grantor, Debtor, or any party so described and defined in the mortgage loan documents. The term Lender used herein shall include any reference to Mortgagee, Grantee, Creditor, or any party so described in the mortgage loan documents.

Witness

Virgil L. Roddy
Borrower
Virgil L. Roddy

Witness

Witness

Iristine E. Roddy
Borrower
Iristine E. Roddy

Witness

COMMONWEALTH OF MASSACHUSETTS
COUNTY OF SUFFOLK

} ss.

March 15, 1985

Then personally appeared the above-named Virgil L. Roddy and Iristine E. Roddy and acknowledged the foregoing to be the free and act and deed of their before me.

James R. [Signature]
Notary Public

My commission expires

8/1/86

11460 350

172

MAR 15 12 01 PM '85

ASSIGNMENT OF REAL ESTATE MORTGAGE

Including Massachusetts Housing Finance Agency Uniform Mortgage Rider

Paul J. Tierney

REGISTRAR

Commonwealth Mortgage Company, Inc.

(Insert Name of the Assignor)

having an address at 120 Tremont Street, Boston, MA (the Assignor),
holder of a real estate mortgage from Virgil L. Roddy and Iristine E. Roddy
(Insert Name of Borrower)

to the Assignor dated 3/15/85 on lands located in the City of Boston
in the County of Suffolk and Commonwealth of Massachusetts which Mortgage is
recorded with Suffolk Deeds, Book *Leisure*, and which includes a
fully-executed Massachusetts Housing Finance Agency Uniform Mortgage Rider, assigns said mort-
gage and the note and claim secured thereby to the MASSACHUSETTS HOUSING FINANCE AGENCY, having
an address at 50 Federal Street, Boston, Massachusetts 02110 (the Agency).

To HAVE AND TO HOLD the same unto the Agency, its successors and assigns, forever, subject
only to all the provisions contained in the said Mortgage and Note. The Assignor covenants that there
is now due and owing upon the Mortgage and Note secured thereby, the principal sum of Forty Four
Dollars (\$44,000-) with interest thereon, and that there are no set-offs, counterclaims or defenses
against the same, in law or in equity, nor have there been any modifications or other changes in the
original terms thereof, other than as stated herein.

IN WITNESS WHEREOF, the Assignor has caused its corporate seal to be hereto affixed and these
presents to be signed in its name and behalf by Janice A. Sousa its
Asst. Vice President the 11th day of January 1985 Signed and
sealed in the presence of

Commonwealth Mortgage Company, Inc.

By *Janice A. Sousa*
Janice A. Sousa, Asst. Vice President

COMMONWEALTH OF MASSACHUSETTS }
COUNTY OF SUFFOLK

March 15, 1985

Then personally appeared the above named Janice A. Sousa and acknowledged
the foregoing instrument to be the free act and deed of Commonwealth Mortgage Company, Inc. before me.

William A. Cronin
Notary Public
KATHLEEN A. CRANER

My commission expires 11/14/91

L-1

20915105

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COMMONWEALTH OF MASSACHUSETTS

SUFFOLK REGISTRY OF DEEDS
RECORDS & EXAM. ATTEST

(SEAL)

LAND COURT

DEPARTMENT OF THE TRIAL COURT

OCT 7 11 28 AM '96

To Virgil L. Roddy and
Iristine E. RoddyPaul R. Tierney
Case REGISTERED 231947

and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended:

Massachusetts Housing Finance Agency

claiming to be the holder of a mortgage
covering real property in Roxbury District of Boston,
Suffolk County, Massachusetts, known as and numbered
20 Forest Street

given by Virgil L. Roddy and Iristine E. Roddy to Commonwealth
Mortgage Company, Inc. dated March 15, 1985, recorded with Suffolk
County Registry of Deeds, Book 11460, Page 343 and now held by the
Plaintiff by assignment

has filed with said court a complaint for authority to foreclose said mortgage

in the manner following: by entry and possession and exercise of power of sale.

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended and you object
to such foreclosure you or your attorney should file a written appearance and answer in said court at Boston on
or before the 4th day of November 19 96
or you may be forever barred from claiming that such foreclosure is invalid
under said act.

Witness, PETER W. KILBORN ; Chief Justice of said Court this

23rd day of September 19 96

T42454

ATTEST:

Charles W. Trombly, Jr.

RECORDER

Charles W. Trombly, Jr.
RecorderCarvin, Delaney & Bryson
44 Adams Street
P.O. Box 850991
Braintree, MA 02185

COMMONWEALTH OF MASSACHUSETTS
City of Boston
OFFICE OF THE COLLECTOR-TREASURER
Certificate of Municipal Liens

21002203

96

NO: 520127

Date: 15-OCT-96

Ward, Parcel: 08-02640-000

ON REAL ESTATE LOCATED AT: 20 FOREST ST

UNIT:

1997 Assessed to: RODDY VIRGIL L ETAL

	Area	Land	Building	Total	Tax
Assessment 1996	3,941	34,300	26,400	60,700	836.45

Taxes and Apportioned Assessments

Year 1997

Year 1996

Tax Title

Total

Preliminary 1st Quarter
Preliminary 2nd Quarter
Assessments Apportioned,
including committed interest:

Street

Sewer

Sidewalk

Charges and Fees:

Interest:

Total Owed:

.00

209.11

.00

.00

209.11

Nov 13 10 37 AM '96
RECORDS SECTION
OFFICE OF THE CLERK

209.11

Betterment assessments not yet added to tax

Kind	Book	Page	Lien Attaches	Original Amount	Period of Apportionments	Apportioned
Sidewalk					from _____ to _____ Interest	
Street					from _____ to _____ Interest	
Sewer					from _____ to _____ Interest	

Inspectional Services: ✓ LW

TOTAL

TOTAL DUE ON THIS CERTIFICATE:

209.11

Water Charges: Contact Water & Sewer Commission

It is hereby certified from available information that above are listed all taxes and assessments, which on the above date constitute liens on the parcel of real estate specified in your application, dated: 15-OCT-96.

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

I have no knowledge of any other lien outstanding.

Ellen M. Barton
Asst. Collector-Treasurer

Fee for this certificate, \$ 25.00

Applicant's Name: CARVIN

This form approved by the Commissioner of Department of Public Works

Carvin, Deane & Bryson
44 Adams Street
P.O. Box 850991
Braintree, MA 02185

21008037



THE COMMONWEALTH OF MASSACHUSETTS
BOSTON WATER AND SEWER COMMISSION

662

Instrument of Taking

Office of the Chief Financial Officer

I, Henry Vitale, Chief Financial Officer of the Boston Water and Sewer Commission, pursuant and subject to the provisions of Massachusetts General Laws Chapter 40N, Section 9(d), incorporating Massachusetts General Laws Chapter 60, Sections 53 and 54, hereby take for said Commission the following described land:

Owner: RODDY, VIRGIL & IRISTINE E.

Service Address: 20 FOREST ST

Ward: 08

Parcel: 02640-000

Lot Size: 3914 sq. ft.

Account No.: 175902000

Said land is taken for non-payment of water and sewer charges and associated delinquency charges charged to said owner for the year 1993 which were not paid within fourteen days after demand therefor made upon said owner on July 12, 1996 and now remain unpaid together with interest and incidental expenses and costs to the date of taking in the amounts hereinafter specified, after notice of intention to take said land given as required by law; provided, however, that this taking is subordinated to any municipal lien of the City of Boston whether arising before or after the time of this taking

1993 charges remaining unpaid	\$ 283.37
Interest to the date of Taking.....	\$ 8.93
Incidental Expenses and Costs to the date of Taking	\$ 15.13
Sum for which land is taken.....	\$ 307.43

RECEIVED & DEPOSITED OF RECORDS
NOV 14 2 27 PM '96
RECORDED & INDEXED
REGISTER



WITNESS my hand and seal this 30th day of September, 1996

Henry F. Vitale

Henry F. Vitale
Chief Financial Officer and Treasurer
Boston Water and Sewer Commission

The Commonwealth of Massachusetts

Suffolk, SS.

September 30, 1996

Then personally appeared before me the above-named Henry F. Vitale, Chief Financial Officer and Treasurer of the Boston Water and Sewer Commission and acknowledged the foregoing instrument to be his free act and deed as Treasurer and Chief Financial Officer,

before me

Henry C. Little
Notary Public

My Commission Expires: 4/29/02

_____, 19__, at _____ o'clock and _____ minutes ____m. Received and entered with _____
_____, Registry of Deeds, Book _____, Page _____ Document _____ Certificate of Title No.
_____.

Attest: _____

Register

C

THE COMMONWEALTH OF MASSACHUSETTS

CITY OF BOSTON

INSPECTIONAL SERVICES DEPARTMENT

parcel-2640

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DEMOLITION OR BOARDUPS
STATEMENT OF CLAIM FOR THE EXPENSE OF THE MAKING SECURE
OR THE REMOVAL OF BUILDINGS OR STRUCTURES UNDER
M.G.L. CHAPTER 143, SECTION 9 & 780 C.M.R. SECTION 124.2
(STATE BLDG. CODE) AS AMENDED.

SEP 04 1997
Boston, Mass.

To Whom It May Concern:

The following is a statement of the claim of the City of Boston for expense incurred by the undersigned Inspectional Services Commissioner of the City of Boston for work done, as required by public safety, on or to the real estate hereinafter described and owned by the person(s) hereinafter named, under the authority of M.G.L. Chapter 143, Section 9 & 780 C.M.R. Section 124.2 (State Bldg. Code) as amended.

NAME OF OWNER Virgil L. Roddy, Irístine E. Roddy

DESCRIPTION OF THE REAL ESTATE About 3941 sq. ft. of land on the northeasterly side of Forest St. Roxbury District, with the buildings thereon, if any now or formerly numbered 20 Forest St., being the premises described in Suffolk Registry of Deeds Book 11460 Page 342

DESCRIPTION OF WORK DONE Emergency razing and filling to grade of building as per specifications on file with Inspectional Services Department

DATE OF COMPLETION OF WORK
August 1, 1997

DATE ON WHICH ACCOUNT WAS RENDERED TO OWNER SEP 04 1997

AMOUNT CLAIMED FOR EXPENSE INCURRED IN CONNECTION WITH SAID WORK

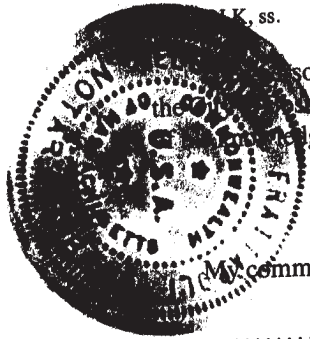
WITHOUT INTEREST, \$ 15,500.00

Said claim not having been paid, this statement is filed for the purpose of establishing a lien upon said real estate for the amount of said claim with interest, as provided by law.

Dany P. Wacker
Inspectional Services Commissioner of the City of Boston

THE COMMONWEALTH OF MASSACHUSETTS

BOSTON 9-4-1997



I personally appeared before me the above-named person signing as the Inspectional Services Commissioner of the City of Boston, and known to me to be such, and made oath that the above statement by him subscribed is true to the best of his knowledge and belief.

Eleanor J. Flattah
Notary Public

Received and entered with the Registry of Deeds for Suffolk County — the Assistant Recorder for Suffolk District. _____ o'clock and _____ minutes _____ M.

Book _____, Page _____, Document No. _____, Certificate of Title No. _____

Attest: _____
Register

Box
221

21706 264

SUFFOLK REGISTRY OF DEEDS
RECEIVED WITH EXAM ATTEST
SEP 4 10 11 AM '97

C

Project Pride - City Funds 21848 252
 THE COMMONWEALTH OF MASSACHUSETTS
 CITY OF BOSTON
 INSPECTIONAL SERVICES DEPARTMENT parcel# 2640

DEMOLITION OR BOARDUPS
STATEMENT OF CLAIM FOR THE EXPENSE OF THE MAKING SECURE
OR THE REMOVAL OF BUILDINGS OR STRUCTURES UNDER
M.G.L. CHAPTER 143, SECTION 9 & 780 C.M.R. SECTION 124.2
(STATE BLDG. CODE) AS AMENDED.

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Boston, Mass OCT 29 1997

To Whom It May Concern

The following is a statement of the claim of the City of Boston for expense incurred by the undersigned Inspectional Services Commissioner of the City of Boston for work done, as required by public safety, on or to the real estate hereinafter described and owned by the person(s) hereinafter named, under the authority of M G L Chapter 143, Section 9 & 780 C M R Section 124.2 (State Bldg. Code) as amended

NAME OF OWNER Mr. Irastine E. Roddy, Virgil Roddy

DESCRIPTION OF THE REAL ESTATE About 3941 sq ft of land on the
 Northeastly side of Forest St Roxbury District, with the
 buildings thereon, if any now or formerly numbered 20 Forest St, being the
 premises described in Suffolk Registry of Deeds Book 11460 Page 342

DESCRIPTION OF WORK DONE Emergency boarding and securing of building as per
 specifications on file with Inspectional Services Department

DATE OF COMPLETION OF WORK
 3/11/96

DATE ON WHICH ACCOUNT WAS RENDERED TO OWNER OCT 29 1997

AMOUNT CLAIMED FOR EXPENSE INCURRED IN CONNECTION WITH SAID WORK

WITHOUT INTEREST \$ 480.50

Said claim not having been paid, this statement is filed for the purpose of establishing a lien upon said real estate for the amount of said claim with interest, as provided by law

[Signature]
 Inspectional Services Commissioner of the City of Boston

THE COMMONWEALTH OF MASSACHUSETTS

BOSTON 10-29 1997

I personally appeared before me the above named person signing as the Inspectional Services Commissioner of the City of Boston, and known to me to be such, and made oath that the above statement by him subscribed is true to the best of his knowledge and belief

Eleanor J. Mattioli
 Notary Public

My commission expires 9-25 2003

Received and entered with the Registry of Deeds for Suffolk County — the Assistant Recorder for Suffolk District

Book Page Document No Certificate of Title No

Attest

Register

THIS FORM APPROVED BY COMMISSIONER OF REVENUE

HIP