

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 7 White LLC to FTF Lending, LLC, dated November 15, 2022 and recorded with the Nantucket County Registry of Deeds at Book 1920, Page 111, subsequently assigned to Saluda Grade Mortgage Funding, LLC by FTF Lending LLC by assignment recorded in said Nantucket County Registry of Deeds at Book 1922, Page 165, subsequently assigned to Saluda Grade Loan Trust 4, a Delaware Statutory Trust by Saluda Grade Mortgage Funding LLC by assignment recorded in said Nantucket County Registry of Deeds at Book 1955, Page 187, subsequently assigned to Saluda Grade Loan Trust 4 LLC by Saluda Grade Loan Trust 4, a Delaware Statutory Trust by assignment recorded in said Nantucket County Registry of Deeds at Book 1987, Page 162, subsequently assigned to Wilmington Savings Fund Society, FSB, not in its individual capacity by solely as Owner Trustee of SG Alternative Title Trust 2025-NPL1 by Saluda Grade Loan Trust 4 LLC by assignment recorded in said Nantucket County Registry of Deeds at Book 2013, Page 106, subsequently assigned to US Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust by Wilmington Savings Fund Society, FSB, not in its individual capacity by solely as Owner Trustee of SG Alternative Title Trust 2025-NPL1 by assignment recorded in said Nantucket County Registry of Deeds at Book 2031, Page 313 for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 1:00 PM on January 29, 2026 at 7 White Street, Nantucket, MA, all and singular the premises described in said Mortgage, to wit:

The parcel (s) of vacant land in the Town and County of Nantucket, Massachusetts, shown on a plan entitled "Definitive Subdivision Plan A Nantucket, MA.", by John J. Shugrue, Inc., dated May 11, 1981, recorded with said Registry of Deeds in Plan File 11-A., as follows:

The land shown on said plan as Lot 11, bounded and described as follows:

SOUTHERLY by a turning circle at the end of White Street, as shown on said plan, 50.46 feet;

SOUTHWESTERLY by Lot 17, as shown on said plan, 220.00 feet;

NORTHWESTERLY by Lot 10, as shown on said plan, 335.93 feet;

NORTHEASTERLY by land shown on said plan as of the Nantucket District Committee of the Boy Scouts of America, 220.40 feet; and

SOUTHEASTERLY by Lot 12, as shown on said plan, 332.56 feet.

Address: 7 White Street, Nantucket, MA 02554

Parcel ID: 80 9

The premises are to be sold subject to and with the benefit of all easements, restrictions, encroachments, building and zoning laws, liens, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and parties in possession, and attorney's fees and costs.

TERMS OF SALE:

A deposit of FIFTEEN THOUSAND DOLLARS AND 00 CENTS (\$15,000.00) in the form of a certified check, bank treasurer's check or money order 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 satisfactory to 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 or the 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.

US Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust

Present Holder of said Mortgage,

By Its Attorneys,

ORLANS LAW GROUP PLLC

PO Box 540540

Waltham, MA 02454

Phone: (781) 790-7800

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