

AV

WHEN RECORDED, MAIL TO:  
Boston Private Bank and Trust Company  
Ten Post Office Square  
Boston, MASSACHUSETTS 02109

This instrument was prepared by:  
Boston Private Bank and Trust Company  
Ten Post Office Square  
Boston, MASSACHUSETTS 02109  
800-619-2946



Bk: 83901 Pg: 519 Doc: MTG  
Page: 1 of 11 07/11/2014 03:14 PM

Order Number: \_\_\_\_\_ (Space Above This Line For Recording Date)

Broker and/or loan originator information, if applicable:

Originator: Christopher James Wade  
Ten Post Office Square  
Boston, MA 02109  
Mortgage Loan Originator's license number is: 733455

No broker was involved in the mortgage.  No loan originator was involved in the mortgage.

## MORTGAGE, SECURITY INTEREST AND LEASEHOLD MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 11, 2014.

The mortgagor is Avram N. Chomsky  
This Security Instrument is given to Boston Private Bank and Trust Company,  
and existing under the laws of Massachusetts,  
address is Ten Post Office Square, Boston, MASSACHUSETTS 02109

("Borrower")  
which is organized  
and whose  
("Lender").

Borrower owes Lender the principal sum of FIVE HUNDRED THIRTY-NINE THOUSAND AND NO/100

Dollars (U.S. \$539,000.00).

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 August 1, 2029. 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 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 Middlesex County, Massachusetts:

See Attached Exhibit "A"

which has the address of

984 Memorial Drive, Unit 404  
Cambridge, MASSACHUSETTS 02138  
("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 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:

I. 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.

984 Memorial Drive, Unit 404, Cambridge

**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") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. 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. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give Borrower, without any charge, an annual accounting of the Funds, showing credits and debts to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale 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 any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

**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 proceeding which in the Lender's opinion operate to prevent the enforcement of the lien; 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 or Property 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, including floods or flooding, 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. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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 21, 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. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property.** 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 forfeiture 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 payments, 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.

**8. Mortgage Insurance.** 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 mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender. If mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained, Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

**9. 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.

**10. 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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, 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. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

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 damage, 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 paragraph 1 and 2 or change the amount of such payments.

**11. 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 of or preclude the exercise of any right or remedy.

**12. 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.

**13. 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.

**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 as if no acceleration had 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 paragraph 17.

**19. Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

**20. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial action in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive material. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**21. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the STATUTORY POWER OF SALE and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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.

**22. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument to Borrower. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

**23. Waivers.** Borrower waives all rights of homestead exemption in the Property and relinquishes all rights of curtesy and dower in the Property.

**24. 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))

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Adjustable Rate Rider    | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider  |
| <input type="checkbox"/> Balloon Rider            | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> VA Rider   |
| <input type="checkbox"/> 1-4 Family Rider         | <input type="checkbox"/> Biweekly Payment Rider         | <input type="checkbox"/> Rate Improvement Rider   |
| <input type="checkbox"/> Mortgage Insurance Rider | <input type="checkbox"/> Graduated Payment Rider        | <input checked="" type="checkbox"/> Other (Specify) - Cooperative Rider - Leasehold Rider |

*AWC*

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.

Avram N. Chomsky (Seal)  
Avram N. Chomsky -Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

COMMONWEALTH OF MASSACHUSETTS, Suffolk County ss:

On this 11<sup>th</sup> day of July, 2014, before me, the undersigned notary public, personally appeared Avram N. Chomsky, proved to me through satisfactory evidence of identification, which was/were Ma drivers license, to be the person(s) whose name(s) is/are signed on the preceding document, and acknowledged to me that he/she/they signed it voluntarily for its stated purpose.

(Seal)

[Handwritten Signature]

Signature of Notary Public (Printed or Typed)

Loan originator (organization): **Boston Private Bank and Trust Company; NMLS #: 690868**  
Loan originator (individual): **Christopher James Wade; NMLS #: 733455**



### LEASEHOLD RIDER

THIS LEASEHOLD RIDER is made this 11th day of July, 2014, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date and given by the undersigned (the "Borrower") to secure Borrower's Note to Boston Private Bank and Trust Company (the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:

984 Memorial Drive, Unit 404  
Cambridge, MASSACHUSETTS 02138  
("Property Address")

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that the Security Instrument is amended by adding the following at the end of Section 9:

Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of the Lender, alter or amend the ground lease.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Leasehold Rider.

 (Seal)  
Avram N. Chomsky -Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

## COOPERATIVE RIDER

THIS COOPERATIVE RIDER is made on 11th day of July, 2014, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, Security Deed, Security Interest and Leasehold Mortgage (the "Security Instrument") of the same date, given by the undersigned ("Borrower") to secure Borrower's Fixed Rate Note (the "Note") to Boston Private Bank and Trust Company ("Lender") of the same date and covering the Property described in the Security Instrument and located at:

984 Memorial Drive, Unit 404  
Cambridge, MASSACHUSETTS 02138  
("Property Address")

**COOPERATIVE COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. Assessments.** Borrower shall promptly pay, when due, all rents assessments imposed by the Board of Directors of the Cooperative and shall perform all of Borrower's obligations pursuant to the provisions of the Cooperative Documents.

**B. Hazard Insurance.** So long as the Cooperative maintains a "master" or "blanket" policy on the Property which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards as Lender may require, and in such amount and or such periods as Lender may require, then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payments to Lender of one-twelfth of the premium installments for hazard insurance on the Property:

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied:

(iii) The provisions in Uniform Covenant 5 regarding application of hazard insurance proceeds shall be superseded by any provisions of the Cooperative Documents or of applicable law to the extent necessary to avoid a conflict between such provisions and the provisions of Uniform Covenant 5. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard insurance coverage: and

(iv) If the Cooperative maintains some insurance coverage but not enough to satisfy Lender, then Borrower shall maintain supplemental insurance in amounts as Lender may require and such supplemental insurance must comply with Uniform Covenants 2 and 5.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the Apartment or to common elements, any such proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with the excess, if any, paid to Borrower.

C. **Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, partition or subdivide the Apartment or the Property, amend or terminate Borrower's leasehold interest in the Apartment or the Property, or vote in favor of or consent to:

(i) The abandonment or termination of the Cooperative, except for abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) Any material amendment to the Cooperative Documents, including, but not limited to, any amendment which would change the proportionate interests of the stockholder-lessees in the Cooperative; or

(iii) The effectuation of any decision by the Cooperative to terminate professional management and assume self-management of the Property.

D. **Remedies.** If Borrower breaches Borrower's covenants and agreements hereunder, including the covenant to pay when due cooperative rents and assessments Lender may invoke any remedies provided under the Security Instrument, including, but not limited to, those provided under Non-Uniform Covenant 21.

E. **Stock.** Lender shall have a security interest in and is entitled to hold any certificate for capital stock of the Cooperative (or equivalent instruments) which constitute part of or are appurtenant to the Property. Borrower shall promptly deliver to Lender any additional, substitute or replacement certificates for stock pledged hereby. Lender shall have no liability to Borrower with respect to such stock except for the safekeeping of the certificates. To permit Lender to deal with such stock, Borrower irrevocably appoints Lender or any officer of Lender as Borrower's true and lawful attorney to endorse and transfer such certificates for stock; this appointment is coupled with any interest. Borrower agrees that upon any sale or transfer of the Note, Lender may deliver the stock to the transferee who shall thereupon become vested with all rights and powers given to Lender with respect to such stock, and Lender as transferor shall be released from all responsibility for such stock.

F. **Uniform Commercial Code.** To the extent that the Property or any portion of the Property is personal property, the Security Instrument shall constitute a security agreement. Borrower's conveyance of the Property shall constitute the granting of a security interest, and Lender shall have all rights and remedies of a secured party under the Uniform Commercial Code as it may be in effect from time to time in the Commonwealth of Massachusetts. If Lender gives notice in the manner permitted by law with respect to real property, such notice shall be sufficient, reasonable notice with respect to all elements of the Property, whether or not such elements are separately identified.

G. **Capitalized Terms.** Any capitalized term used herein and not otherwise defined herein shall have the meaning given to such term in the Security Instrument or in that certain Pledge and Assignment between Borrower and Lender dated of even date herewith.

IN WITNESS WHEREOF, Borrower has executed this Cooperative Rider under seal as of the date first written above.

 (Seal)  
Avram N. Chomsky -Borrower

\_\_\_\_\_  
(Seal)  
-Borrower  
(Sign Original Only)

Leasehold interest in Apartment No. 404 and Store room No. 4404 in the building known as and numbered 984 Memorial Drive, Cambridge, Middlesex County, Massachusetts, which building is situated on the following described parcels of land:

Parcel A

Beginning at a point, said point being an iron pipe found at the intersection of the easterly sideline of Gerry Street and the southerly sideline of Ross Street; thence

S 60-11-44 E Ninety one and 17/100 (97.17) feet; thence

S 48-31-14 W Fifty seven and 78/100 (57.78) feet, to an angle iron with punch hole found, last two courses by land of the President and Fellows of Harvard College; thence

S 48-52-12 W One hundred twenty five and 25/100 (125.25) feet, to the northerly sideline of Memorial Drive, by land of the Society of Saint John the Evangelist and marked by a stone bound with a drill hole; thence

Northwesterly Along the northerly sideline of Memorial Drive by a curve to the left of a radius of one thousand nine hundred forty nine and 95/100 (1949.95) feet, a distance of one hundred sixty nine and 16/100 (169.16) feet, to a drill hole in a concrete sidewalk; thence

N 41-45-18 W Fifty two and 25/100 (52.25) feet, along the northerly side of Memorial Drive; thence

N 31-19-45 E Twenty five and 80/100 (25.80) feet, to the outside face of a seven story building; thence

N 41-34-35 W Zero and 14/100 (0.14) feet; thence

N 48-25-25 E Zero and 75/100 (0.75) feet; thence

N 41-34-35 W Zero and 55/100 (0.55) feet; thence

N 42-52-18 E One and 78/100 (1.78) feet; thence

N 29-31-17 E Zero and 32/100 (0.32) feet; last five courses are along the outside face of said building; thence

N 29-31-17 E Thirty Five and 04/100 (35.04) feet through a party wall between two buildings; to the outside face of said building; thence

S 60-11-44 E Six and 00/100 (6.00) feet, along said outside face; thence

N 29-31-17 E Thirty two and 45/100 (32.45) feet, to the southerly sideline of Ross Street, last nine courses by land of Nine Hundred Eighty Seven Memorial Drive Trust; thence

S 60-11-44 E One hundred sixty nine and 50/100 (169.50) feet, along the southerly sideline of Ross Street to the point of beginning and containing 32,486 square feet.

Parcel B

Beginning at a point, said point being S 60-11-44 E forty two and 00/100 (42.00) feet from the intersection of the southerly sideline of Chapman Place and the easterly sideline of Brewer Street; thence

S 60-11-44 E Twenty five and 75/100 (25.75) feet; along the southerly sideline of Chapman Place; thence

S 29-54-16 W Fifty one and 34/100 (51.34) feet; thence

S 60-11-44 E Sixty seven and 75/100 (67.75) feet; to the westerly sideline of Gerry Street, the last two courses by land of Margaret F. Schirmer; thence

S 29-54-07 W Thirty six and 36/100 (36.36) feet, along the westerly sideline of Gerry Street; thence

Southwesterly By a curve to the right of a radius of fifteen and 00/100 (15.00) feet, a distance of twenty three and 54/100 (23.54) feet; thence

N 60-11-44 W One hundred five and 50/100 (105.50) feet, along the northerly sideline of Ross Street; thence

Westerly By a curve to the right of a radius of fifteen and 00/100 (15.00) feet, a distance of twenty three and 59/100 (23.59) feet; thence

N 29-54-16 E Thirty one and 64/100 (31.64) feet; along the easterly sideline of Brewer Street; thence

S 60-11-44 E Forty two and 00/100 (42.00) feet; thence

N 29-54-16 E Fifty-six and 00/100 (56.00) feet, to the point of beginning, last two courses by land of Barbara R. Kapp.

Said parcel contains 7,985 square feet of land, more or less.

Said parcels of land are also shown on a plan of land entitled Plan of Land in Cambridge, MA dated April 17, 1986 by Norwood Engineering Co., Inc. recorded with said Deeds as Plan No. 502 of 1986 in Book 16928, Page 275.