

Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ♦ Karyn E. Polito, Lt. Governor ♦ Jennifer D. Maddox, Undersecretary

July 6, 2020

Keith Hickey
Town Manager
109 Front Street, Dept. 1
Winchendon, MA 01475

RE: Refinance Approval Request 392B Maple Street, Winchendon, MA

Dear Mr. Hickey:

The Massachusetts Department of Housing and Community Development (DHCD) is in receipt of the Town of Winchendon's request for approval of the refinance of a CDBG property located at 392B Maple Street.

Based on our review, the Department consents to a refinance of this property in a principal amount not to exceed one hundred and forty-five thousand dollars (\$145,000.00). Enclosed please find the recordable Consent to Refinancing form. DHCD has informed the property owner of the Department's determination; the Town should provide the enclosed form to the property owner.

Thank you for your cooperation during our review of this request. Should you have any questions or need further information, please feel free to contact me at (617) 573-1436.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark Southard", written over a large, faint circular stamp or watermark.

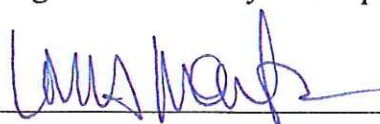
Mark Southard
Community Development Manager
Division of Community Services

CONSENT TO REFINANCING

THE COMMONWEALTH OF MASSACHUSETTS, acting by and through the Department of Housing and Community Development pursuant to Massachusetts General Laws Chapter 23B as amended by Chapter 19 of the Acts of 2007 (the "Department"), pursuant to a Deed Rider annexed to a certain Deed from Greater Gardner Community Development Corporation to _____ (Joint Owners) dated October 31, 2007 and recorded with the Worcester District Registry of Deeds in Book _____ hereby consents to the encumbrance of the property located at 392B Maple Street, Winchendon, Massachusetts, by a Mortgage granted by Owner to Athol Savings Bank, not to exceed the principal amount of One Hundred and Forty-Five Thousand dollars (\$145,000). The Department consents to said mortgage in such amount on the condition that all previous mortgages shall be discharged.

Executed as a sealed instrument this 8th day of July, 2020.

The Undersecretary of the Department of
Housing and Community Development

By: 

Duly Authorized Designee

COMMONWEALTH OF MASSACHUSETTS

Suffolk, ss

On this _____ day of _____, 20____, before me, the undersigned Notary Public, personally appeared _____ of the Department of Housing and Community Development (DHCD), duly authorized designee of the Undersecretary, and proved to me, through satisfactory evidence of identification which was my personal knowledge, that he/she is the person whose name is signed on the foregoing Consent to Refinancing and acknowledged to me that he/ she signed it voluntarily for its stated purpose and that it is the free act and deed of DHCD.

Notary Public
Print Name:
My commission expires: