

Scammers impersonate toll collection services in scam

If you have been on a road trip, then you're probably familiar with modern tolling systems allowing you to pay your toll fees online.

If you anticipate paying for any outstanding tolls, watch out for this text message phishing scam where fraudsters impersonate toll collection services, trying to trick consumers into paying for fake outstanding tolls.

How this scam works

You receive a text message from what appears to be a state tollway collection service, like the Illinois Tollway or the Florida Turnpike. The text message says you owe a road toll fee of around \$12, but you need to pay it immediately to avoid a late fee of \$50.

The message includes a link to settle your balance, which appears to be from the state's toll service, making the message look legitimate. However, if you click the link and provide your personal and payment information on

the website, scammers could now have access to that information, and you may have lost some money.

The Better Business Bureau Scam Tracker has received reports of text messages that appear to be from toll collection services. One consumer recently shared, "I received a text message that stated I owed funds from using a tollway. It was not specific and since I do not use a tollway I knew it was a fraud. I deleted the message right away and blocked the number, but I believe it had included a web link."

Another consumer shared, "I was sent a text message that I owe the Florida Turnpike fee of \$12.51 or face a late fee of \$50. I nor my husband have been anywhere near the Florida Turnpike."

How to avoid similar scams

Verify your outstanding toll balance with the legitimate agency. Instead

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BBB Tip: Choosing a mortgage lender

By Paula Fleming
pfleming@boston.bbb.org

The housing market is constantly changing. Whether it's competitive or slow, if you want to buy a home, you need to be prepared.

As a prospective buyer, you can make your offers on homes more competitive by getting pre-approved for financing from a mortgage lender before even bidding on a house. This lets the seller know you're a serious buyer and provides reassurance that the sale will close without issues.

Fortunately, shopping around, comparing prices, and negotiating deals can save you thousands of dollars on a mortgage. To get the best deal, compare all the costs, and understand how mortgages work.

If you are buying a home, refinancing your home, or taking out a home equity loan, follow these tips to help make your search for a mortgage lender a success.

How to shop for a mortgage lender

Know how much you can spend upfront. Before you ask for information from a lender, it's a good idea to know how much you can spend on a loan and the maximum monthly payment you can afford. This information will be crucial to your home search and negotiations, so review your budget beforehand. Get familiar with interest rates, too. Depending on the economy and if mortgage loan interest rates are high or low, this may impact how much you can spend on a home.

Get to know your loan options. Loan options include loan terms, interest rates, and the loan type. The loan term refers to the length of the loan, which may be 15 or 30 years. Shorter loans usually have higher monthly payments with lower interest rates. Interest rate types may be fixed or adjustable. Fixed-rate loans are lower risk but carry higher interest rates. Adjustable-rate mortgages (ARMs) have lower interest rates, but the rates can change over time. Loan types may be conventional or part of a government program. A trustworthy mortgage lender can help you understand your options and choose the best loan for you.

Understand the difference between a broker and a lender. According to ConsumerFinance.gov, a lender is a bank or other financial institution that loans money directly to you. A broker acts as a middleman, comparing loan options on your behalf. The Federal Trade Commission adds, "It might not always be clear if you're dealing with a lender or a broker, so if you're not sure, ask." You'll want to know who you're working with since brokers usually pay a service fee separate from the lender's

fees. There are brokers and lenders, so evaluate those differences and see what works best for you.

Get information from multiple lenders and brokers before making a decision. The FTC advises getting as much information from each lender as possible. Keep your options open since different lenders may offer different rates. Ask about interest rates, loan types, annual percentage rates, points, down payments, mortgage insurance, and all other fees. This will help you get a clear view of the actual cost of the mortgage.

Understand whether you should pay points. Your mortgage lender will likely give you the option of paying for discount points. Mortgage points are fees you pay a lender to reduce the interest rate on a mortgage. Typically, one discount point equals 1% of the mortgage amount and will reduce your interest rate by .25%. Depending on how long you plan to keep your home and your mortgage, this extra cost may or may not make sense. This calculator will help you figure that out.

Working with a broker? Make sure they find you the best deal. If you prefer to hire a broker to shop for loans for you, know that while brokers can access several lenders, they aren't obligated to find the best deal for you unless they sign a contract to act as your agent. Always ask questions and be sure you're comfortable with the loan you choose.

Be prepared to negotiate the best deal. Loan officers and brokers can keep some or all of the overages (the difference between the lowest available price and any higher price you agree to) of a loan as extra compensation. This means you can negotiate a price lower than what they initially offered. The best way to negotiate is to have the broker or lender give you a written list of all the costs and fees of the loan. Then, ask if they will reduce or waive completely one or more of the fees. You can also show them a competitor's offer to see if they will give you a better deal.

Watch out for scams. Shopping around for a mortgage lender will help you get a general idea of how much a loan costs, which will help you spot and avoid any offers that seem too good to be true. Be wary of unsolicited calls and emails offering you great rates on a mortgage or «no-cost» loans. Never give in to high-pressure sales tactics. ConsumerFinance.gov warns about phishing scams where con artists attempt to divert your closing costs and down payment by suggesting you wire the money into a fraudulent account right before your loan closes. Never wire money until you verify the closing instructions in person with your trusted loan representatives.

Public notices

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue of and in execution of the Power of Sale contained in a certain mortgage given by **Yvette M. Rioux a/k/a Yvette Rioux to Long Beach Mortgage Company dated August 8, 2006, recorded at the Hampden County Registry of Deeds in Book 16112, Page 540;** said mortgage was then assigned to **Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2006-8** by virtue of an assignment dated **March 4, 2014,** and recorded in Book **20213, Page 393,** of which mortgage the undersigned is the present holder for breach of conditions of said mortgage and for the purpose of foreclosing the same will be sold at **PUBLIC AUCTION at 10:00 AM on May 16, 2024,** on the mortgaged premises. This property has the address of **57 Stafford Road o/k/a Stafford Springs Road o/k/a Route 32, Monson, MA 01057.** The entire mortgaged premises, all and singular, the premises as described in said mortgage:

Two certain parcels of land, one on the westerly side of Stafford Road in Monson, Hampden County and located in the rear of the first described parcel, bounded and described as follows:

PARCEL ONE:

The land with building thereon, on the west side of said Stafford Road, o/k/a Stafford Springs Road, o/k/a Route 32 in said Monson, bounded and described as follows: BEGINNING at a stone bound in the west side of Stafford Spring Road, said stone bound being at the northeast corner of land of one Rufus Blodgett and also at the southeast corner of the tract herein described; thence S. 60° 18' 45" W. along land of said Rufus Blodgett, two hundred forty-seven and 45/100 (247.45) feet to an iron pin in a rock; thence N. 51° 22' 45" W. along said last mentioned land, sixty-three and 89/100 (63.89) feet to an iron pin at Parcel Two herein; thence N. 20° 22' 41" E. along said Parcel two hundred forty-eight and 05/100 (248.05) feet to an iron pin; thence S. 86° 11' 24" E. along said Parcel Two hundred fifty and 95/100 (250.95) feet to an iron pin in the west side of said Stafford Spring Road; thence

SOUTHWESTERLY along the curved line of Stafford Spring Road, having a radius of fourteen hundred ten (1410) feet, to an arc distance of forty-nine and 23/100 (49.23) feet to the point of tangent; thence S. 28° 42' 02" W. along said Stafford Springs Road, one hundred and 77/100 (100.77) feet to the stone bound at the point of beginning.

PARCEL TWO:

The land shown and designated as Parcel C on a plan by Sherman & Woods dated May 20, 1999 entitled "Plan of land in Monson, MA. Prepared for William Lemon Sr." recorded with Hampden County Registry of Deeds in Plan Book 313, Page 26, being further bounded and described as follows: BEGINNING at an iron pin set in the westerly line of Stafford Road as shown on said plan at the northeastern corner of Parcel One described above; thence N. 86° 11' 24" W. Two hundred fifty and 95/100 (250.95) feet to an iron pin being the northwesterly corner of Parcel One described above; thence S. 20° 22' 41" W. along the westerly line of said Parcel One described above two hundred forty-eight and 05/100 (248.05) feet to an iron pin located at the southwesterly corner of Parcel One described above, at land now or formerly of Ronald L. Brodeur et ux; thence N. 55° 44' 41" W. along said Brodeur land one hundred twenty-three and 11/100 (123.11) feet to an iron pin; thence N. 55° 29' 49" W. along land now or formerly of Shirley E. Blodgett Michaud as shown on said plan eight-seven and 93/100 (87.93) feet to an iron pin; thence N. 51° 31' 57" W. again along said land of Michaud two hundred thirty-four and 09/100 (234.09) feet to an iron pin in the southerly line

of Parcel B as shown on said plan; thence

N. 79° 33' 13" E. two hundred seventy-four and 65/100 (274.85) feet long the southerly line of said Parcel B to the iron pin at the point of beginning.

Subject to and with the benefit of easements, reservation, restrictions, and taking of record, if any, insofar as the same are now in force and applicable. In the event of any typographical error set forth herein in the legal description of the premises, the description as set forth and contained in the mortgage shall control by reference. 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 sale.

Terms of Sale: Said premises will be sold subject to any and all unpaid taxes and assessments, tax sales, tax liens and other municipal liens and water or sewer liens and State or County transfer fees, if any there are, and TEN THOUSAND DOLLARS (\$10,000.00) in cashier's or certified check will be required to be paid by the purchaser at the time and place of the sale as a deposit and the balance in cashier's or certified check will be due in thirty (30) days, at the offices of Doonan, Graves & Longoria, LLC ("DG&L"), time being of the essence. Other terms, if any, to be announced at the sale.

Dated: March 13, 2024
Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2006-8

By its Attorney
DOONAN, GRAVES & LONGORIA, LLC,
100 Cummings Center,
Suite 303C,
Beverly, MA 01915
(978) 921-2670
www.dgandl.com 56271
(RIOUX A/K/A
YVETTE RIOUX)
04/18, 04/25, 05/02/2024

Palmer Public Schools
4107 Main Street
Palmer, MA 01069
REQUEST FOR BIDS
FOR STUDENT
TRANSPORTATION
SERVICES

Palmer Public Schools
TIME, DATE AND
PLACE FOR OPENING
OF QUOTES:

The Palmer Public Schools will receive sealed quotes beginning on May 6, 2024 for the above-designated project associated with the Palmer Public Schools on behalf of the named School District until:

TIME: 11:00 AM
DATE:

Monday, May 20, 2024

At the Office of the Superintendent, Palmer Public Schools, 4107 Main Street, Palmer, MA 01069, at which time the bids will be publicly opened. The School bus transportation contract will be awarded under the provisions of Chapter 30B of the Massachusetts General Laws. Any bids received after 11:00 AM on Monday, May 20, 2024 will not be opened. Questions regarding the bid specifications must be emailed to Sara Menard, Director of Finance and Operations of the Palmer Public Schools, smenard@palmerpublicschools.org no later than 4:00 p.m. on Thursday, May 16, 2024. Responses will be emailed to all Contractors on the bid list no later than Friday, May 17, 2024.
05/02, 05/09, 5/16/2024

Please check the accuracy of your legal notice prior to submission (i.e., date, time, spelling). Also, be sure the requested publication date coincides with the purpose of the notice, or as the law demands. Thank you.

Job Connection

HELPING YOU FIND HELP

EXECUTIVE DIRECTOR WARE HOUSING AUTHORITY

Description: The Ware Housing Authority (WHA) is seeking a qualified and experienced housing administrator for the position of Executive Director. The Authority's portfolio includes 86 units of Ch. 667 Elderly/Handicapped, 23 units of Ch. 705 Family and 61 Section 8 Housing Choice Vouchers. The candidate should be familiar with both the Executive Office of Housing and Livable Communities (EOHLC) and U.S. Department of Housing and Urban Development (HUD) program requirements.

Minimum Requirements: A minimum of 2 years' experience in public or private housing management, community development, public administration, non-profit administration, or a related field that demonstrates strong management and organization skills. Knowledge of the principles, practices of state and federal public housing management programs, capital improvement planning, technology systems, maintenance, and finances desired. Strong organizational and personnel management skills desired. One year of experience overseeing at least three staff persons or as a significant project team leader or program administrator strongly preferred.

Possess excellent written and verbal skills for an ability to communicate effectively with local officials, boards, residents, service providers and funding agencies. Experience working with the public, as well as individuals of various socio-economic backgrounds. Must be bondable. Certification as a Massachusetts Public Housing Administrator (MPHA) desired or obtained within one year.

Must be proficient in Word, Excel and Outlook. Familiarity with centralized public housing wait lists (CHAMP), housing software, HUD and EOHLC databases and reporting systems desired. Other preferred credentials include graduation from an accredited two to four-year college or university and a passion for the mission of affordable housing.

The maximum salary is \$94,975 and is dependent upon experience, education, and certifications in accordance with EOHLC Executive Director Salary Schedule. The required work hours are 37 1/2 hours per week and the position includes excellent benefits. The candidate will be subject to qualification verification prior to employment.

To apply in confidence please submit a cover letter and resume to **Kenneth R. Martin, Consultant, at kenmartin1208@gmail.com** with "Ware ED position" in the subject line.

The deadline is no later than the close of business on **May 24, 2024.** Late applications shall not be considered. More detailed information will be required of applicants that advance to the next level of consideration.

Diverse applicants are encouraged to apply.
The Ware Housing Authority is an Equal Opportunity Employer.

Job Connection

HELPING YOU FIND HELP

If you have job postings to fill, get them the exposure they need.

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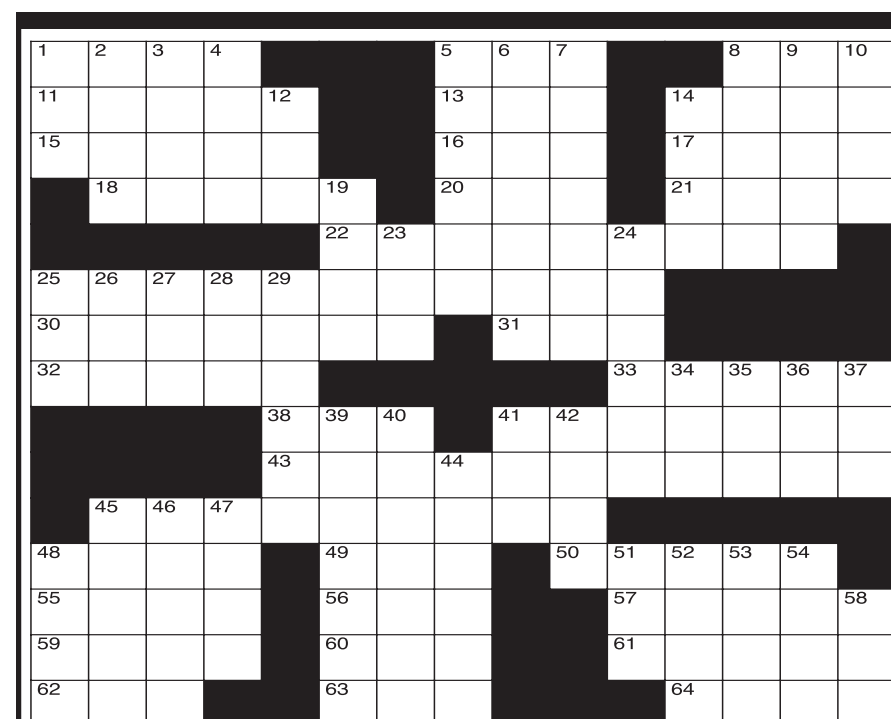
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CLUES ACROSS

- 1. Lions do it
- 5. In favor of
- 8. Rest here please (abbr.)
- 11. Pulpits
- 13. Leisure activity
- 14. Fertility god
- 15. Financial obligations
- 16. When you anticipate getting somewhere
- 17. Spanish river
- 18. Sporting events
- 20. Type of tree
- 21. Ceased to be
- 22. Persons
- 25. Synthetic resin
- 30. Relates to photochemical reactions
- 31. Father
- 32. Former Cowboys coach
- 33. City in Finland
- 38. Run batted in

- 41. Got through
- 43. They darken skin
- 45. In a harmful way
- 48. Form of weaving
- 49. City of Angels hoopster
- 50. Caucasian language
- 55. Synonym for Korean president
- 56. Sun up in New York
- 57. Paddled
- 59. Fishes
- 60. Affirmative
- 61. Nimble
- 62. Doctor of Education
- 63. Soviet Socialist Republic
- 64. A small island

CLUES DOWN

- 1. Cool!
- 2. Hebrew unit of measure
- 3. Swedish rock

- 4. College army
- 5. Favor over another
- 6. Called it a career
- 7. Egg-shaped wind instrument
- 8. Israeli statesman
- 9. Hurries
- 10. Slog
- 12. Midway between south and southeast
- 14. Benedictine monk
- 19. Self-immolation by fire ritual
- 23. Family of regulator genes
- 24. Surrendering
- 25. Political action committee
- 26. S. American plant
- 27. Long-term memory
- 28. Bark
- 29. Breathes in
- 34. Take hold of
- 35. Everyone has one

- 36. Valentine's Day color
- 37. Drivers' licenses and passports
- 39. Outer walls of castles
- 40. Enters with force
- 41. One thousandth of an inch
- 42. Deceased Chinese politician
- 44. Sugary secretion of plants
- 45. Expressed pleasure
- 46. Shelter
- 47. Utilizes
- 48. Forest resident
- 51. Fashion accessory
- 52. A sharply directional antenna
- 53. Kristofferson, actor
- 54. A bad place to end up
- 58. MLBer Gordon