

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage ("Mortgage") given by Maureen M. Brennan (the "Mortgagor") to Greylock Federal Credit Union (the "Mortgagee") dated October 19, 2006 and recorded with the Hampshire County Registry of Deeds in Book 8918, Page 185, for breach of the conditions of said Mortgage and for the purpose of foreclosing the same, the premises described in said Mortgage all and singular, will be sold at Public Auction AT 11:00 a.m. on Friday, November 14, 2008 at the mortgaged premises known as 21 West Main Street, Cummington, Massachusetts, to wit:

"That certain parcel of land located in the Town of Cummington, in the Village known as West Cummington, and situate on the southerly side of Old Route 9, formerly known as the Berkshire Trail and now a town road, more particularly bounded and described as follows:

Beginning at an iron pin, on the southerly side of said Old Route 9, which point is North 60° 28' 10" West, forty-five (45.00) feet westerly from a Massachusetts Highway Bound, and said iron pin marking also the northeast corner of the premises herein conveyed and marking also the northwest corner of premises conveyed by Aniela Monkevycz, to Rhoda Ziegler, by deed dated August 19, 1964, and recorded in the Hampshire County Registry of Deeds in Book 1446, Page 720.

Thence along the westerly line of said Rhoda Ziegler, now or formerly, South 29° 31' 50" West two hundred and ten (210.00) feet to an iron pin set in the ground near the top of the northerly bank of the Westfield River; thence continuing South 29° 31' 50" West, thirty (30.00) feet more or less, to the southerly edge of the water of said Westfield River;

Thence westerly following the course of the said Westfield River to the northeast corner of the town bridge on the east line of a highway;

Thence northerly on said easterly line of said highway to the southerly side of said Old Route 9;

Thence easterly along said southerly side of Old Route 9 to the point and place of beginning.

Being the premises conveyed to the Mortgagor herein by deed of Kenneth G. Cyr and Josephine N. Cyr dated May 25, 2006 and recorded with the Hampshire County Registry of Deeds in Book 8728, Page 350."

There is also included in the sale all equipment and fixtures situated on the above-described premises to the extent the same are part of the realty.

Said premises will be sold and conveyed subject to and with the benefit of the following, if any there be, insofar as in force and applicable and having priority over the Mortgage: any and all restrictions, easements, improvements, covenants, unpaid taxes, tax titles, municipal liens, assessments, other liens or claims in the nature of liens, rights of parties in possession, attachments and encumbrances, boundary line disputes, overlaps, encroachments and any matters which would be disclosed by an accurate survey and inspection of the premises.

TERMS OF SALE. The successful bidder will be required to make a deposit at the sale as follows: An initial deposit shall be paid on the day of the foreclosure sale in the amount of \$15,000. Within five (5) business days after the sale an additional deposit shall be paid by the successful bidder sufficient to bring the aggregate deposit up to an amount equal to ten (10%) per cent of the auction price. The deposit shall be paid by the successful bidder to Shatz, Schwartz and Fentin, P.C. ("Escrow Agent") at the time and place of sale as earnest money, by certified or bank cashier's check, unless otherwise announced at the sale. The successful bidder will be required to pay the balance of the purchase price plus a 2.5% commission payment to the auctioneer in addition to the bid price, within thirty (30) days from the date of sale. TIME WILL BE OF THE ESSENCE.

Other terms, if any, will be announced at the sale. The successful bidder will be required to sign at the auction sale a Memorandum of Sale containing the terms of sale.

Date: October __ , 2008 Greylock Federal Credit Union,
Mortgagee By Shatz, Schwartz and
Fentin, P.C.

Its attorneys
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